Client Name: JT Superannuation Fund

Year Ended: June 30, 2020

Audit Checklist

			WP Ref:
1	Draft Income Tax Return		1-1
2	Draft Financial Statements		2-1
3	Trial Balance		3.1
4	General Ledger		4.1
5	Tax Reconciliation Statement		5-1
6	Investment Reports		—
7	Supporting Documentation		7-1
8	Audit Engagment Letter		8.1
9	Audit Representation Letter		9-1
10	Trustee Minutes		10-1
11	Investment Strategy		11-1

Post Audit Action	**Yes/No**
Signed Audit Engagment Letter returned to Auditor	
Signed Trustee Representation Letter returned to Auditor	
Signed Accounts placed on File	
Copy of signed Engagment Letter on File	
Copy of signed Trustee Representation Letter on File	
Signed Minutes on File	

PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number

Year 2020

Name of partnership, trust, fund or entity JT Superannuation Fund

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: **I declare that:**

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director

Date

PART B Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number 71041008

Account Name JT Superannuation Fund BSB: 633000 Acc: 158812842

I authorise the refund to be deposited directly to the specified account.

Signature

Date

Self-managed superannuation fund annual return

2020

Return year 2020

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2020 (NAT 71287)

The Self-managed superannuation fund annual return instructions 2020 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

JT Superannuation Fund

3 Australian business number (ABN)

4 Current postal address

AR Quayle & Co
PO Box 1300
DONCASTER HEIGHTS VIC 3109

5 Annual return status

Is this an amendment to the SMSF's 2020 return? A N

Is this the first required return for a newly registered SMSF? B N

6 SMSF auditor

Auditor's name

Title: Mr

Family name: Boys

First given name: Tony

Other given names:

SMSF Auditor Number: 100 014 140

Auditor's phone number: 13 00823428

Use Agent address details? ☐

Postal address: Box 3376
Rundle Mall SA 5000

Date audit was completed A

Was Part A of the audit report qualified ? B N

Was Part B of the audit report qualified ? C N

If Part B of the audit report was qualified, have the reported issues been rectified? D

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number (must be six digits): 633000

Fund account number: 158812842

Fund account name (for example, J&Q Citizen ATF J&Q Family SF): JT Superannuation Fund

I would like my tax refunds made to this account. Y (Print **Y** for yes or **N** for no.) If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account? ☐

This account is used for tax refunds. You can provide a tax agent account here.

BSB number

Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

C Electronic service address alias

Provide the electronic service address (ESA) issued by your SMSF messaging provider (For example, SMSFdataESAAlias). See instructions for more information.

8 Status of SMSF

Australian superannuation fund **A** Y

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? **C** Y

Fund benefit structure **B** A Code

9 Was the fund wound up during the income year?

N (Print **Y** for yes or **N** for no.)

If yes, provide the date on which fund was wound up: Day Month Year

Have all tax lodgment and payment obligations been met? ☐

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? Y (Print **Y** for yes or **N** for no.)

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A

If No, Go to Section B: Income

If Yes Exempt current pension income amount **A** 22,999

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B** X

Unsegregated assets method **C** ☐ Was an actuarial certificate obtained? **D** ☐ Print **Y** for yes

Did the fund have any other income that was assessable? **E** N (Print **Y** for yes or **N** for no.) If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. If No - Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** N Print **Y** for yes or **N** for no.

Have you applied an exemption or rollover? **M** Print **Y** for yes or **N** for no. Code

If the total capital loss or total capital gain is greater than $10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2020

Net capital gain	**A**	
Gross rent and other leasing and hiring income	**B**	
Gross interest	**C**	
Forestry managed investment scheme income	**X**	
Net foreign income	**D**	Loss
Gross foreign income	**D1**	
Australian franking credits from a New Zealand company	**E**	
Transfers from foreign funds	**F**	Number
Gross payments where ABN not quoted	**H**	
Gross distribution from partnerships	**I**	Loss
* Unfranked dividend amount	**J**	
* Franked dividend amount	**K**	
* Dividend franking credit	**L**	
* Gross trust distributions	**M**	Code

Calculation of assessable contributions

Assessable employer contributions	**R1**	0
plus Assessable personal contributions	**R2**	0
plus #*No-TFN-quoted contributions (an amount must be included even if it is zero)	**R3**	0
less Transfer of liability to life insurance company or PST	**R6**	0
Assessable contributions (R1 plus R2 plus R3 less R6)	**R**	0

Calculation of non-arm's length income

* Net non-arm's length private company dividends	**U1**	
plus * Net non-arm's length trust distributions	**U2**	
plus * Net other non-arm's length income	**U3**	
* Other income	**S**	Code
*Assessable income due to changed tax status of fund	**T**	
Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)	**U**	

#This is a mandatory label
* If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME (Sum of labels A to U)	**W**	Loss
Exempt current pension income	**Y**	
TOTAL ASSESSABLE INCOME (W less Y)	**V**	0 Loss

Fund's tax file number (TFN)

Section C: **Deductions and non-deductible expenses**

12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1		A2
Interest expenses overseas	B1		B2
Capital works expenditure	D1		D2
Decline in value of depreciating assets	E1		E2
Insurance premiums – members	F1		F2
SMSF auditor fee	H1		H2
Investment expenses	I1		I2
Management and administration expenses	J1	259	J2 3,474
Forestry managed investment scheme expense	U1		U2
Other amounts	L1	Code	L2 Code
Tax losses deducted	M1		

TOTAL DEDUCTIONS N 259 (Total A1 to M1)

TOTAL NON-DEDUCTIBLE EXPENSES Y 3,474 (Total A2 to L2)

#TAXABLE INCOME OR LOSS O 259 Loss L (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES Z 3,733 (N plus Y)

#This is a mandatory label.

Section D: **Income tax calculation statement**

#Important:
Section B label R3, Section C label O and Section D labels A,T1, J, T5 and I are mandatory. If you leave these labels blank you will have specified a zero amount

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2020 on how to complete the calculation statement.

#Taxable income	A	0 (an amount must be included even if it is zero)
#Tax on taxable income	T1	0.00 (an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	J	0.00 (an amount must be included even if it is zero)
Gross tax	B	0.00 (T1 plus J)

Foreign income tax offset
C1

Rebates and tax offsets
C2

Non-refundable non-carry forward tax offsets
C 0.00
(C1 plus C2)

SUBTOTAL 1
T2 0.00
(B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset
D1

Early stage venture capital limited partnership tax offset carried forward from previous year
D2

Early stage investor tax offset
D3

Early stage investor tax offset carried forward from previous year
D4

Non-refundable carry forward tax offsets
D 0.00
(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2
T3 0.00
(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset
E1 702.38

No-TFN tax offset
E2

National rental affordability scheme tax offset
E3

Exploration credit tax offset
E4

Refundable tax offsets
E 702.38
(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE T5 0.00
(T3 less E - cannot be less than zero)

Section 102AAM interest charge
G

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

Credit for TFN amounts withheld from payments from closely held trusts
H5

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H 0.00
(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds
(Remainder of refundable tax offsets).
I 702.38
(unused amount from label E- an amount must be included even if it is zero)

PAYG instalments raised
K

Supervisory levy
L 259.00

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax refundable
S 443.38
(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: **Losses**

14 Losses

If total loss is greater than $100,000, complete and attach a Losses schedule 2020.

Tax losses carried forward to later income years U

Net capital losses carried forward to later income years V

	Net capital losses brought forward from prior years	Net capital losses carried forward to later income years
Non-Collectables		
Collectables		

Section F / Section G: **Member Information**

In Section F / G report all current members in the fund at 30 June.
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

See the Privacy note in the Declaration.

Member Number: 1

Title: Mr

Member's TFN:

Family name: Cincotta

Account status: O Code

First given name: Joseph

Other given names: Thomas

Date of birth: 05/09/1940

If deceased, date of death:

Contributions

OPENING ACCOUNT BALANCE: 246,159.00

Refer to instructions for completing these labels

Employer contributions	A	Proceeds from primary residence disposal	H
ABN of principal employer	A1	Receipt date	H
Personal contributions	B	Assessable foreign superannuation fund amount	I
CGT small business retirement exemption	C	Non-assessable foreign superannuation fund amount	J
CGT small business 15-year exemption amount	D	Transfer from reserve: assessable amount	K
Personal injury election	E	Transfer from reserve: non-assessable amount	L
Spouse and child contributions	F	Contributions from non-complying funds and previously non-complying funds	T
Other third party contributions	G	Any other contributions (including Super Co-contributions and low Income Super Contributions)	M

TOTAL CONTRIBUTIONS N 0.00
(Sum of labels A to M)

Other transactions

Accumulation phase account balance	S1	0.00		
Retirement phase account balance - Non CDBIS	S2	231,806.00		
Retirement phase account balance - CDBIS	S3	0.00		
			Allocated earnings or losses	O 10,647.00 Loss
			Inward rollovers and transfers	P
			Outward rollovers and transfers	Q
			Lump Sum payment	R1 Code
			Income stream payment	R2 25,000.00 Code M

0 TRIS Count

CLOSING ACCOUNT BALANCE S 231,806.00
S1 plus S2 plus S3

Accumulation phase value	X1	0.00
Retirement phase value	X2	231,806.00
Outstanding limited recourse borrowing arrangement amount	Y	0.00

Fund's tax file number (TFN)

See the Privacy note in the Declaration.

Title	Mrs	Member'sTFN	Member Number 2
Family name	Cincotta		
First given name	Hazel		Account status O Code
Other given names			
Date of birth	29/11/1944	If deceased, date of death	

Contributions

OPENING ACCOUNT BALANCE 285,576.00

Refer to instructions for completing these labels

Employer contributions	A	Proceeds from primary residence disposal	H
ABN of principal employer	A1	Receipt date	H
Personal contributions	B	Assessable foreign superannuation fund amount	I
CGT small business retirement exemption	C	Non-assessable foreign superannuation fund amount	J
CGT small business 15-year exemption amount	D	Transfer from reserve: assessable amount	K
Personal injury election	E	Transfer from reserve: non-assessable amount	L
Spouse and child contributions	F	Contributions from non-complying funds and previously non-complying funds	T
Other third party contributions	G	Any other contributions (including Super Co-contributions and low Income Super Contributions)	M

TOTAL CONTRIBUTIONS N 0.00 (Sum of labels A to M)

Other transactions

Accumulation phase account balance	S1 0.00	Allocated earnings or losses	O 12,352.00	Loss
Retirement phase account balance - Non CDBIS	S2 257,928.00	Inward rollovers and transfers	P	
Retirement phase account balance - CDBIS	S3 0.00	Outward rollovers and transfers	Q	
		Lump Sum payment	R1 15,000.00	Code A
		Income stream payment	R2 25,000.00	Code M
0 TRIS Count		CLOSING ACCOUNT BALANCE	S 257,928.00 (S1 plus S2 plus S3)	
		Accumulation phase value	X1 0.00	
		Retirement phase value	X2 257,928.00	
		Outstanding limited recourse borrowing arrangement amount	Y 0.00	

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts	A	
Unlisted trusts	B	
Insurance policy	C	
Other managed investments	D	51,994

15b Australian direct investments

Cash and term deposits	E	290,574
Debt securities	F	
Loans	G	
Listed shares	H	
Unlisted shares	I	
Limited recourse borrowing arrangements	J	0
Non-residential real property	K	145,000
Residential real property	L	
Collectables and personal use assets	M	
Other assets	O	2,166

Limited recourse borrowing arrangements

Australian residential real property	J1	
Australian non-residential real property	J2	
Overseas real property	J3	
Australian shares	J4	
Overseas shares	J5	
Other	J6	
Property count	J7	

15c Other investments

Crypto-Currency	N	

15d Overseas direct investments

Overseas shares	P	
Overseas non-residential real property	Q	
Overseas residential real property	R	
Overseas managed investments	S	
Other overseas assets	T	
TOTAL AUSTRALIAN AND OVERSEAS ASSETS (Sum of labels A to T)	U	489,734

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year ☐

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** ☐ Print **Y** for yes or **N** for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** ☐ Print **Y** for yes or **N** for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1		
Permissible temporary borrowings	V2		
Other borrowings	V3		
Borrowings	V		
Total member closing account balances (total of all CLOSING ACCOUNT BALANCEs from Sections F and G)	W	489,734	
Reserve accounts	X		
Other liabilities	Y		
TOTAL LIABILITIES	Z	489,734	

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H	
Total TOFA losses	I	

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2019–20 income year, write 2020).	A	
If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2020.	B	

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2020 for each election	C	
If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2020.	D	

Section K: **Declarations**

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy.

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date Day Month Year

Preferred trustee or director contact details:

Title: Mr

Family name: Cincotta

First given name: Joseph

Other given names:

Phone number: Area code 03 Number 97265108

Email address: Jtcincotta@gmail.com

Non-individual trustee name (if applicable): JT Cincotta & Associates Pty Ltd

ABN of non-individual trustee: 30 005 693 827

Time taken to prepare and complete this annual return Hrs

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I, AR QUAYLE & CO

declare that the Self-managed superannuation fund annual return 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day Month Year

Tax agent's contact details

Title: Mr

Family name: Quayle

First given name: Andrew

Other given names:

Tax agent's practice: AR QUAYLE & CO

Tax agent's phone number: Area code 03 Number 98981633

Tax agent number: 71041008

Reference number: CIN0101

Sensitive (when completed)

2 - 1

JT Superannuation Fund

Financial Statements
For the year ended 30 June 2020

AR Quayle & Co
Certified Practising Accountants
Suite 8, 857 Doncaster Road
Doncaster East 3109

Phone: (03) 9898 1633 Fax: (03) 9972 5156

JT Superannuation Fund

Contents

JT Superannuation Fund

Compilation Report to JT Superannuation Fund

We have compiled the accompanying special purpose financial statements of JT Superannuation Fund, which comprise the balance sheet as at 30 June 2020, the Statement of Profit and Loss for the year then ended, a summary of significant accounting policies, notes to the financial statements and trustees' declaration. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustees

The trustees of JT Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the trustees, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315 Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110 Code of Ethics for Professional Accountants (including Independence Standards).

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the trustees who are responsible for the reliability, accuracy and completeness of the information used to compile them. Accordingly, these special purpose financial statements may not be suitable for other purposes. We do not accept responsibility for the contents of the special purpose financial statements.

AR Quayle & Co
Suite 8, 857 Doncaster Road
Doncaster East

12 October, 2020

This compilation report is to be read in conjunction with and forms part of the attached unaudited financial statements and notes.

JT Superannuation Fund

Trustees' Declaration

The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees:

(i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and

(ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and

(iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Signed in accordance with a resolution of the trustees by:

_____

Joseph Cincotta , (Trustee)

_____

Hazel Cincotta , (Trustee)

Date 12/10/2020

JT Superannuation Fund
Detailed Operating Statement
For the year ended 30 June 2020

	Note	2020 $	2019 $
Revenue			
Change In NMV - Colonial First Choice		(2,017)	578
Change In NMV - Perpetual		(3,911)	(604)
Distributions - Managed Funds		2,336	4,458
Interest received		23,694	23,023
Rents received		6,630	17,568
Total revenue		26,732	45,024
Expenses			
Accountancy		748	
Depreciation - plant		69	86
Filing Fees		259	
Non Refundable Foreign Tax Offsets		19	25
Property Outgoings		2,638	
Total expenses		3,733	111
Benefits Accrued as a Result of Operations		**22,999**	**44,912**

JT Superannuation Fund

Detailed Statement of Financial Position as at 30 June 2020

	2020 $	2019 $
Investments		
Colonial First State	26,385	28,402
Perpetual Investor Choice Fund	25,609	29,520
Total Investments	51,994	57,922
Other Assets		
Sandhurst Trustees - # 996032	985	956
RMBL Investments	288,940	324,000
Deposits Not Yet Credited	105	1,593
Franking Credits Refundable	1,786	1,907
Bendigo Bank - # 812842	649	13
Building-4/96 Manchester Rd, Mooroolbark	145,000	145,000
Depreciable Assets @ WDV	274	343
Total other assets	437,740	473,813
Total assets	489,734	531,735
Net Assets Available to Pay Benefits	**489,734**	**531,735**
Represented by:		
Liability for Accrued Members' Benefits		
Allocated to members' accounts	489,734	531,735
	489,734	**531,735**

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

JT Superannuation Fund
Member's Information Statement
For the year ended 30 June 2020

	2020 $	2019 $
J Cincotta		
J Cincotta	246,159	249,230
Allocated earnings	10,647	13,081
J Cincotta - Withdrawls	(25,000)	(16,152)
Balance as at 30 June 2020	231,806	246,159
Withdrawal benefits at the beginning of the year	246,159	249,230
Withdrawal benefits at 30 June 2020	231,806	246,159

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

If you require further information on your withdrawal benefit please contact Joseph Cincotta or write to The Trustee, JT Superannuation Fund.

JT Superannuation Fund
Member's Information Statement
For the year ended 30 June 2020

	2020 $	2019 $
H Cincotta		
H Cincotta	285,576	285,593
Allocated earnings	(2,648)	14,263
H Cincotta - Withdrawls	(25,000)	(14,280)
Balance as at 30 June 2020	257,928	285,576
Withdrawal benefits at the beginning of the year	285,576	285,593
Withdrawal benefits at 30 June 2020	257,928	285,576

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

If you require further information on your withdrawal benefit please contact Joseph Cincotta or write to The Trustee, JT Superannuation Fund.

JT Superannuation Fund
Member's Information Statement
For the year ended 30 June 2020

	2020 $	2019 $
Amounts Allocatable to Members		
Yet to be allocated at the beginning of the year		
Benefits accrued as a result of operations as per the operating statement	22,999	44,912
J Cincotta - Withdrawls	(25,000)	(16,152)
H Cincotta - Withdrawls	(25,000)	(14,280)
J Cincotta - Lump Sum		(7,848)
H Cincotta - Lump Sum	(15,000)	(9,720)
Amount allocatable to members	(42,001)	(3,088)
Allocation to members		
J Cincotta	(14,353)	(3,071)
H Cincotta	(27,648)	(17)
Total allocation	(42,001)	(3,088)
Yet to be allocated		
	(42,001)	(3,088)
Members Balances		
J Cincotta	231,806	246,159
H Cincotta	257,928	285,576
Allocated to members accounts	489,734	531,735
Yet to be allocated		
Liability for accrued members benefits	489,734	531,735

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of members.

The financial statements have been prepared on an accrual basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue on 12 October, 2020 by the trustees.

(a) Measurement of Investments

The Fund initially recognises:

(i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and

(ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions are made:

(i) that the buyer and the seller deal with each other at arm's length in relation to the sale;

(ii) that the sale occurred after proper marketing of the asset; and

(iii) that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

(i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;

(ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;

(iii) fixed-interest securities by reference to the redemption price at the end of the reporting period; and

(iv) investment properties at the trustees' assessment of their realisable value.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross value of the Fund's financial liabilities is equivalent to the market value. Any remeasurement changes in the gross value of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

(b) Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

(c) Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised as it accrues.

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

Distributions from trusts are recognised as at the date the unit value is quoted ex-distributions and, if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at net market value.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

(d) Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

(e) Income Tax

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current tax and deferred tax are recognised in profit or loss. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

No deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

(f) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

(g) Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustee to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

3.1

JT Superannuation Fund

Comparative Trial Balance as at 30 June 2020

		2020 $ Dr	2020 $ Cr	2019 $ Dr	2019 $ Cr
	Income				
0568	Distributions - Managed Funds		2,336.00		4,458.47
0575	Interest received		23,694.00		23,023.13
0620	Rents received		6,630.00		17,568.00
0892	Change In NMV - Colonial First Choice	2,017.00			578.14
0893	Change In NMV - Perpetual	3,911.00		604.18	
	Expenses				
1510	Accountancy	748.00			
1615	Depreciation - plant	69.00		86.00	
1685	Filing Fees	259.00			
1823	Non Refundable Foreign Tax Offsets	19.00		25.49	
1842	Property Outgoings	2,638.00			
	Current Assets		WPREF		
2052	Sandhurst Trustees - # 996032	985.18	7-1	956.18	
2053	RMBL Investments	288,940.00	7-3	324,000.00	
2054	Deposits Not Yet Credited	104.98	7-11	1,593.23	
2055	Franking Credits Refundable	1,786.34	7-1	1,907.34	
2056	Bendigo Bank - # 812842	649.36	7-11	13.36	
	Non Current Assets				
2641	Colonial First State	26,385.14	7-12	28,402.14	
2643	Perpetual Investor Choice Fund	25,608.82	7-13	29,519.82	
2816	Building-4/96 Manchester Rd, Mooroolbark	145,000.00	7-15	145,000.00	
2817	Depreciable Assets @ WDV	274.00	7-14	343.00	
	Current Liabilities				
3325	Taxation	0.25			

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

JT Superannuation Fund

Comparative Trial Balance as at 30 June 2020

		2020 $ Dr	2020 $ Cr	2019 $ Dr	2019 $ Cr
	Equity				
4000	Opening balance - Members fund				
4000.01	J Cincotta		246,158.81		249,229.61
4000.02	H Cincotta		285,576.26		285,593.39
			531,735.07		534,823.00
4080	Benefits paid				
4080.01	J Cincotta - Withdrawls	25,000.00		16,152.00	
4080.02	H Cincotta - Withdrawls	25,000.00		14,280.00	
4080.03	J Cincotta - Lump Sum			7,848.00	
4080.04	H Cincotta - Lump Sum	15,000.00		9,720.00	
		65,000.00		48,000.00	
		564,395.07	564,395.07	580,450.74	580,450.74
	Net Profit		**22,999.00**		**44,912.07**

Franking Credits Refundable

1/7/19	Balance b/f (2018 YEAR $ 823, 2019 " 1084)	1907	19/7/19	Income Tax Refunds 2018 Year	564
			"	Filing Fees "	259
30/6/20	Income from Managed Funds	702	30/6/20	Balance b/f (2019 YEAR 1084, 2020 " 702)	1786
		2609			2609

Filing Fees

19/7/19	Franking Credits Refundable (2018 Year)	259	30/6/20	P+L	259

Accounting + Auditing

21/7/19	Bendigo Bank A/c (2018 year)	748	30/6/20	P+L	748

Foreign Tax Credits

30/6/20	Income from Managed Funds	19	30/6/20	P+L	19

Outgoings A/c

0/6/20	Bendigo Bank Amounts Paid	6311	30/6/20	Bendigo Bank Amounts Reimbursed	3673
			"	P+L	2638
		6,311			6,311

P+L Account

30/6/20	Accounting + Auditing	748	30/6/20	Income from Managed Funds	2,336
"	Depreciable Assets (Depn)	69	"	Interest Rec'd - Bank	40
"	Filing Fees	259	"	" " - RMBL	23,653
"	Foreign Tax Credits	19	"	" " - Tax	1
"	Outgoings (not reimbursed)	2638	"	Rents Received	6,630
"	Unrealised Gains/Losses	5928	"	Unrealised Gains/Losses	—
"	J T Lincotta Capital A/c	10,647			
"	H. Lincotta Capital A/c (NET PROFIT $22,999)	12,352			
		32,660			32,660

Unrealised Gains / Losses

30/6/20	Colonial Investments	2,017			
"	Perpetual Investments	3,911	30/6/20	P + L	5,928
		5,928			5,928

Rents Received

30/6/20	P + L	6,630	30/6/20	Bendigo Bank A/c	6,630
		6,630			6,630

Interest Received

			30/6/20	Sandhurst A/c	29
			"	Bendigo Bank A/c	11
30/6/20	P + L	23,694	"	" " "	23,653
			19/7/19	Income Tax Refunds	1
		23,694			23,694

Income From Managed Funds

			30/6/20	Deposits Not Credited	105
2/7/19	Deposits Not Credited	1,593	"	Bendigo Bank	3,103
			"	Franking Credits Refundable	702
30/6/20	P + L	2,336	"	Foreign Tax Credits	19
		3,929			3,929

Income Tax Refunds

19/7/19	Franking Credits Refundable	564	19/7/19	Bendigo Bank A/c	565
"	Interest Rec'd	1			
		565			565

2018 Tax Refund Rec'd 19/7/19
$563 - 82
1-65

2020

Colonial Investments

1/7/19	Balance b/f	28,402	30/6/20 Unrealised Losses	2,017
			30/6/20 Balance c/F	26,385
		28,402		28,402

Perpetual Investments

1/7/19	Balance b/f	29,520	30/6/20 Unrealised Losses	3,911
			30/6/20 Balance c/F	25,609
		29,520		29,520

Property 4/96 Manchester Rd

1/7/19	Balance b/f	145,000		
			30/6/20 Balance c/F	145,000
		145,000		145,000

Depreciable Assets

4/96 Manchester Rd

1/7/19	Balance b/f	343	30/6/20 P+L depreciation	69
			" Balance c/F	274
		343		343

J.T. Lincotta Capital A/c

30/6/20	J+H Lincotta Current A/c	25,000	1/7/19 Balance b/f	246,159
"	Balance c/F	231,806	30/6/20 P+L	10,647
		256,806		256,806

H. Lincotta Capital A/c

27/6/20	Bendigo Bank A/c	15,000	1/7/19 Balance b/f	285,575
30/6/20	J+H Lincotta Current A/c	25,000	30/6/20 P+L	12,352
"	Balance c/F	257,927		
		297,927		297,927

2020

SANDHURST BANK A/c --- 032

1/7/19	Balance b/f	956			
30/6/20	Interest Rec'd (Bank)	29	30/6/20	Balance c/F	985
		985			985

Bendigo Bank A/c --- 842

1/7/19	Balance b/f	13	21/7/19	Accounting + Auditing (2018 Year)	748
19/7/19	Tax Refund (2019 Year)	565	27/6/20	H. Cincotta Capital A/c	15,000
18/3/20	RMBL Capital Red.	35,060	30/6/20	J + H Cincotta Current A/c	50,000
30/6/20	Income from Managed Funds	3,103	"	Outgoings Paid (F3)	6,311
"	Interest Rec'd (RMBL)	23,653			
"	" " (Bank)	11			
"	Rent "	6,630			
"	Outgoings Rec'd	3,673	30/6/20	Balance c/F	649
		72,708			72,708

Deposits Not Credited

1/7/19	Balance b/f	1,593	2/7/19	Income from Managed Funds	1,593
30/6/20	Income from Managed Funds	105	30/6/20	Balance c/F	105
		1,698			1,698

RMBL Investments

1/7/19	Balance b/f	324,000	18/3/20	Bendigo Bank A/c	35,060
			30/6/20	Balance c/F	288,940
		324,000			324,000

J + H Cincotta Current A/c

1/7/19	Balance b/f	NIL	30/6/20	JT Cincotta Capital A/c	25,000
30/6/20	Bendigo Bank A/c	50,000	"	H. Cincotta " "	25,000
			"	Balance c/F	NIL
		50,000			50,000

JT SUPN FUND (2020) (5)

A/c 158 812 842

WITHDRAWALS

PENSION PAYMENTS

J & H CINCOTTA

31/7/19	$2,000-00
25/8/19	2,000-00
30/9/19	1,750-00
30/10/19	2,000-00
30/11/19	2,100-00
20/12/19	2,600-00
3/3/20	4,000-00
28/3/20	15,000-00
27/5/20	18,550-00
	50,000-00

LUMP SUM PAYMENT

H. CINCOTTA

27/6/20 $15,000-00

ACCOUNTING AND AUDITING (2018-19)

21/7/19 $748-00

BODY CORPORATE

(ROSIER)

10/7/19	$747-50
30/9/19	747-50
12/1/20	747-50
6/4/20	747-50
	2990-00

REPAIRS + MAINT

22/2/20 (BLINDS)	$320-00
18/6/20 (PLUMBING)	355-00
	675-00

WATER RATES

(YARRA VALLEY)

25/8/19	$342-48
29/1/20	292-02
3/4/20	275-08
27/5/20	265-61
	1175-19

COUNCIL RATES

(YARRA RANGES)

20/2/20 $1,471-40

72 059-59

JT SUPN FUND (2020) (4)

A/C 158 812 842

DEPOSITS

INTEREST (BANK)	
1/7/19	$ 0.06
1/8/19	0.36
1/9/19	0.16
1/10/19	0.23
1/11/19	0.11
1/12/19	0.11
1/1/20	0.06
1/2/20	0.37
1/3/20	0-67
1/4/20	2-15
1/5/20	3-01
1/6/20	3-21
	10-50

COLONIAL	
3/7/19	$506-92
16/9/19	177-20
16/12/19	564-36
30/3/20	258-26
	1506-74

PERPETUAL	
9/7/19	$1086-31
9/10/19	94-06
10/1/20	336-25
8/4/20	79-55
	1596-17

TAX REFUND	
19/7/19	$565-47

2018 REFUND $563-82
+ INTEREST 1-65
565-47

INTEREST (RMBL)	
19/7/19	$1953-51
22/8/19	2018-61
19/9/19	2018-61
21/10/19	1953-51
21/11/19	2083-61
19/12/19	2016-39
21/1/20	2083-61
21/2/20	2083-61
19/3/20	1949-18
21/4/20	1860-75
20/5/20	1785-86
19/6/20	1845-39
	23,652-64

OUTGOINGS Rec'd	
23/12/19	$656-40
15/1/20	297-11
28/4/20	1359-99
22/6/20	1359-99
	3673-49

RENT REC'd	
8/1/20	$1105-00
10/2/20	1105-00
10/3/20	1105-00
14/4/20	552-50
11/5/20	552-50
29/5/20	1105-00
10/6/20	1105-00
	6,630-00

CAPITAL REDEMPTION (RMBL)	
18/3/20	$35,060-00

TOTAL DEPOSITS $72,695-01

Bendigo Bank Account No. 158 812 842

Balance 1/7/19	$	13-36
Deposits (below) see also F4		72,695-01
		72,708-37
Withdrawals (below) see also F5		72,059-59
Balance 30/6/20		648-78

Summary of Deposits on F4

19/7/19	Tax Refund 2018 year (includes 1-65 interest)	$	565-47
18/3/20	RMBL Capital Redemption		35,060-00
30/6/20	Interest Rec'd - RMBL		23,652-64
"	" " - Bank		10-50
"	Colonial		1,506-74
"	Perpetual		1,596-17
"	Rent Rec'd		6,630-00
"	Outgoings Rec'd		3,673-49
	TOTAL DEPOSITS on F4		72,695-01

Summary of Withdrawals on F5

21/7/19	Accounting and Auditing		$	748-00
27/6/20	Lump sum payment - H. Cincotta			15,000-00
30/6/20	Pension payments - J & H Cincotta			50,000-00
"	Outgoings paid: (SEE BANK STATEMENTS)			
	Body Corporate QUARTERLY	$ 2,990-00		
	Council Rates 20/2/20	1,471-40		
	Repairs & Maintenance	675-00		
	Water Rates QUARTERLY	1,175-19		
				6,311-59
	TOTAL WITHDRAWALS on F5			72,059-59

2020

Sandhurst Trustees A/c No. 126 996 032

Balance 1/7/19	$ 956-73
Deposits (below)	28-70
	985-43
Withdrawals (below)	NIL
Balance 30/6/20	985-43

Summary of Deposits

30/6/20	Bank Interest Received	$28-70

2020

D

INCOME FROM MANAGED FUNDS - YEAR ENDED 30 JUNE 2020

	GROSS INCOME				DEDUCTIONS		REC'D
	AUST INCOME 13 U/C	NET CAPITAL GAIN 18A	TAX FREE INCOME	FOREIGN INCOME 20E/M	FRANKING CREDITS 13Q	FOREIGN TAX CREDITS 20O	(NET)
COLONIAL FIRST STATE COST PRICE 16/6/97 $25,000 VALUE 30/6/20 $26,385	784-64	288-59	288-61 16-70	15-74	345-73	4-34	1044-21
PERPETUAL'S INVESTOR CHOICE FUND COST PRICE 13/6/97 $25,000 VALUE 30/6/20 $25,609	878-32			63-69	356-65	14-50	570-86
	1,662-96	288-59	305-31	79-43	702-38	18-84	1,615-07
GROSS INCOME $2,336-29							

TO P4!

NOTES:

(a) Deposits not credited as at 30/6/20 totalled $105-39 (last year $1593-23)

b) Net amount received ($1,615-07) represents 3·23% return on $50,000 originally invested.

c) Gross Income before tax ($2,336-29) represents 4.673% return on $50,000 originally invested.

d) Market Value of Investments as at 30/6/20 totalled $51,994 which is a decrease of $5,928 on last year's market value of $57,922

WP Ref:

AR Quayle & Co

Tax Reconciliation Schedule

Client Name: JT Cincotta Super Fund **Date:**
Balance Date: 30th June 2020 **Prepared:**

Profit per Profit & Loss Statement		**22,999**
Add Non Deductables		
- Accounting Distrib	- 2,336	
- Taxable Distrib	2,370	
- Non Ded. Pension Exp	3,474	
- Unrealised Loss		
- MV Movement	5,928	
- Exempt Pension Income	- 32,694	- 23,258
Less Taxable Adjustments		
- Accumulated Losses	-	
- Lease Charges	-	-
Taxable Income		**- 259**
Tax Rate		0%
Income Tax Expense		-
Less Tax Credits		
Dividend Imputation Credits	702.38	
TFN Withholding Credits	-	
Foreign Tax Paid	-	
Other Tax Credits	-	702.38
Less PAYG Instalments Paid		
September Qtr	-	
December Qtr	-	
March Qtr	-	
June Qtr	-	-
TOTAL TAX CREDITS / INSTALMENTS		702.38
Net Tax Refundable		- 702.38

Provision for Tax / Income Tax Reconciliation

Net Tax Refundable		**- 702.38**
Tax payments not paid by 30 June		
March Qtr	-	
June Qtr	-	
Unbanked 2019 Refund	- 1,084.34	
Provision for Income Tax		**- 1,786.72**
Per Accounts		- 1,786.34
Variance (Should be Nil)		- 0.38

Perpetual

AMIT Member Annual Statement

Please retain this statement for income tax purposes.

Rec'd 6/8/20

029

8523/004049/A0072/94502/A

J.T Cincotta Associates P/L ATF J.T S/F
C/- J T Cincotta
36 Sweetland Road
MOOROOLBARK VIC 3138

L004049

Perpetual WealthFocus Investment Advantage

Client number	320668648
Account number	AC720069531
Issue date	21 July 2020
Reporting period	01 July 2019 - 30 June 2020
Client services	1800 022 033

Account name **J.T Cincotta Associates P/L As Trustee For J.T Superannuation Fund**

Part A - Your details

Account name	J.T Cincotta Associates P/L As Trustee For J.T Superannuation Fund
Investor type	Superannuation fund
Tax File Number (TFN)	TFN provided
Account status	Active

Part B – Tax return information

This summary applies to resident individuals who hold their investment on capital account. Part C has information for all taxpayers. Use the information in this statement in preference to any amounts automatically downloaded using myTax or your tax agent's pre-filling service.

	Tax return reference	Amount
Partnerships and trusts		
Non-primary production income		
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	$92.75
Franked distributions from trusts	13C	$785.57
Share of credits from income and tax offsets		
Franking credits	13Q	$356.65
Foreign source income		
Assessable foreign source income	20E	$63.69
Other net foreign source income	20M	$63.69
Foreign income tax offset	20O	$14.50
Other income		
Fee and commission rebates	24V	$155.29

8523/004049/A0072/54502/A/WFIA_TAX_JUNE_2020_AusTaxUT_102129758_WealthFocusInvestmentAdvantage

Part C - Detailed information

Perpetual WealthFocus Investment Advantage - Perpetual Industrial Share

	Distribution / cash	Franking credits / tax offsets	Attributed amount in excess of distribution	Attributed amount
Australian income				
Interest	$10.63			$10.63
Dividends unfranked	$13.22			$13.22
Dividends - conduit foreign income (CFI)	$55.52			$55.52
Other income	$13.38			$13.38
Non-primary production income	**$92.75**			**$92.75**
Dividends franked	$428.92	$356.65		$785.57
Franked distributions from trusts	**$428.92**	**$356.65**		**$785.57**
Foreign income				
Assessable foreign income	$49.19	$14.50		$63.69
Total foreign source income	**$49.19**	**$14.50**		**$63.69**
Gross distribution	**$570.86**			
Attributed amount in excess of distributions			**$0.00**	
Net distribution AMOUNT BANKED	**$570.86**			
Other income				
Fee and commission rebates	$155.29			

AMOUNTS BANKED

~~9/7/19 [illegible]~~ (THIS ENTRY WAS FOR 2019 FINANCIAL YEAR)

9/10/19 94.20

10/1/20 [illegible]

8/4/20 [illegible]

8/7/20 61.00

570.86

BUIPSH

Managed Investment Funds

2019/20 Tax Return Information Statement

Account number:	090 000884502
Account type:	Trust
Account name:	J T Cincotta & Associates Pty Ltd J T Superannuation Fund
TFN/ABN:	Provided

6/8/20

18013 | 0000005 | 26270 | 001

J T Cincotta & Associates P/L
J T Superannuation Fund
36 Sweetland Road
MOOROOLBARK VIC 3138

If you have any questions about this statement, please talk to your financial adviser or accountant. The information shown on this statement is also provided to the Australian Taxation Office (ATO).

Part A

Summary of 2020 tax return items

Tax return	Amount ($)	Tax return label
Interest income	0.00	10L
TFN amounts withheld (Interest)	0.00	10M
Non-primary production income	36.82	13U
Franked distributions from trusts	747.82	13C
Share of franking credits – franked dividends	345.73	13Q
TFN amounts withheld (Trust Distribution)	0.00	13R
Total current year capital gains	577.18	18H
Net capital gain	388 ~~288.59~~	18A
Controlled Foreign Company (CFC) income	0.00	19K
Assessable foreign source income	15.74	20E
Other net foreign source income	15.74	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offset	4.34	20O
Rebates	87.03	24V

Part B

Capital gains tax information – additional information for item 18	Amount ($)
Capital gains - discount method (grossed-up amount)	577.18
Capital gains - other than discount method	0.00
Total current year capital gains	**577.18**

Notes

The cost base of your units in Attribution Managed Investment Trusts (AMITs) can be adjusted both upward and downward. Your cost base is adjusted at the end of each income year by the 'AMIT cost base net amount'. For all AMIT attribution, distribution and cost-base adjustment information, **go to Part C of the individual AMMA statement**.

Keeping your account details up-to-date

Please ensure that all account details, including your address information shown at the top of this statement are correct. Contact Investor Services on 13 13 36, Monday to Friday, between 8am to 7pm, Sydney - Australian Eastern Standard Time to inform us of any changes to your account.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at colonialfirststate.com.au.

First State

Part C

Total - interest

	Taxable income ($)
Interest income	0.00

Total - components of distribution/attribution

	Cash distribution ($)	Tax paid/Franking credit ($)	Attribution/ Taxable amount ($)
Australian income			
Dividends - unfranked not CFI*	16.72		16.72
Dividends - unfranked CFI*	18.10		18.10
Interest	1.20		1.20
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.80		0.80
Non-primary production income	**36.82**		**36.82**
Dividends - franked amount	**402.09**	**345.73**	**747.82**
Capital gains			
Discounted capital gain TAP^	1.94		1.94
Discounted capital gain NTAP^	286.65		286.65
Capital gains - other TAP^	0.00		0.00
Capital gains - other NTAP^	0.00		0.00
Capital gain	**288.59** ✓		**288.59**
CGT gross-up amount (AMIT)			288.59
Other capital gains distribution (AMIT)	288.61 ✓ TAX FREE		
CGT concession amount (non-AMIT)	0.00		
Total current year/distributed capital gains	**577.20**		
Foreign income			
Other net foreign source income	11.40	4.34	15.74
Assessable foreign income	**11.40**	**4.34**	**15.74**
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	**11.40**	**4.34**	**15.74**

Notes
* CFI = Conduit foreign income. CFI unfranked dividend income is paid from Australian companies and the income has been declared to be CFI income. CFI income is exempt from non-resident withholding tax.
^ TAP = Taxable Australian Property. NTAP = Non-Taxable Australian Property.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES
Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at colonialfirststate.com.au.

First State

Part C - continued

	Cash distribution ($)	Attribution/Amount ($)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	16.70 TAX - FREE	
Tax free amounts (non-AMITs)	0.00	
Tax deferred amounts (non-AMITs)	0.00	
Gross cash distribution (Includes interest income)	**1,044.21**	
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax(12H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution (Includes interest income)	**1,044.21**	

Do you hold any other investments with Colonial First State?
You will receive a separate Tax Return Information Statement if you have an investment in any other Colonial First State product.

If you intend to complete a myTax return, please check the information against this statement
Colonial First State is participating in the ATO's project to pre-fill managed fund distribution information into the myTax online tax return portal. If you complete a myTax return, you should ensure that any information that is pre-filled matches this distribution statement. To find out more about myTax visit the ATO website.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES
Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at colonialfirststate.com.au.

6/8/20

Attribution managed investment trust member annual statement (AMMA)

Part C — Components of attribution

Investment option: Imputation Fund(FSF0013AU)

	Cash distribution ($)	Tax paid/Franking credit ($)	Attribution ($)
Australian income			
Dividends - unfranked not CFI	16.72		16.72
Dividends - unfranked CFI	18.10		18.10
Interest	1.20		1.20
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.80		0.80
Non-primary production income	**36.82**		**36.82**
Dividends - franked amount	**402.09**	**345.73**	**747.82**
Capital gains			
Discounted capital gain TAP	1.94		1.94
Discounted capital gain NTAP	286.65		286.65
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	**288.59**		**288.59**
CGT gross-up amount (AMIT)			288.59
Other capital gains distribution (AMIT)	288.61		
Total current year capital gains	**577.20**		**577.18**
Foreign income			
Other net foreign source income	11.40	4.34	15.74
Assessable foreign income	**11.40**	**4.34**	**15.74**
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	**11.40**	**4.34**	**15.74**

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at colonialfirststate.com.au.

First State

Attribution managed investment trust member annual statement (AMMA) continued

Part C **Components of attribution**

Investment option: Imputation Fund(FSF0013AU)

	Cash distribution ($)	Attribution/Amount ($)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	16.70	
Gross cash distribution	**1,044.21**	
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	1,044.21	

	Other Amount ($)
AMIT Cost Base Adjustment Amounts	
AMIT cost base net decrease amount - (excess)	16.70
AMIT cost base net increase amount - (short fall)	0.00

AMOUNTS BANKED:

~~3-7-19 $ 524.05~~ (THIS AMOUNT WAS IN RESPECT OF 2018 FINANCIAL YEAR)

16-9-19

16-12-19

30-5-20

6-7-20

TOTAL 1,044-21

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at colonialfirststate.com.au.

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colonialfirststate.com.au

First State

029/09351 009190

J T CINCOTTA & ASSOCIATES P/L
36 SWEETLAND RD
MOOROOLBARK VIC 3138

Your details at a glance

BSB number	633-000
Account number	126996032
Customer number	6548572/V403
Account title	J T CINCOTTA & ASSOCIATES PTY LTD ITF JT SUPERANNUATION FUND ITF JT SUPERANNUATION FUND

Account summary

Statement period	1 Jul 2019 - 30 Jun 2020
Statement number	14
Opening balance on 1 Jul 2019	$956.73
Deposits & credits	$28.70
Withdrawals & debits	$0.00
Closing Balance on 30 Jun 2020	$985.43

Any questions?

Contact Rowan Alexander at Shop 19, 66-74 Brice Ave, Mooroolbark 3138 on **03 9726 5388**, or call **1300 BENDIGO** (1300 236 344).

Sandhurst Select Mortgage Fund

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				**$956.73**
1 Jul 19	TRUST DISTRIBUTION		18.79	975.52
1 Oct 19	TRUST DISTRIBUTION		4.06	979.58
1 Jan 20	TRUST DISTRIBUTION		3.16	982.74
1 Apr 20	TRUST DISTRIBUTION		2.69	985.43
Transaction totals / Closing balance		**$0.00**	**$28.70**	**$985.43**

The actual distribution rate earned for the quarter ended 30 June 2020 was 0.73% p.a.
The indicative rate for the quarter ending 30 September 2020 is 0.70% p.a. and is subject to change.

The indicative rate for this quarter may be revised at any time before the end of the quarter.

Transaction details:-

Investment return paid during the reporting period

This is the total trust distribution paid to your account and is net of fees and costs (see 'Transactions' section).

Termination value at end of reporting period

The termination value is the **'Closing Balance'** of your investment (see 'Account summary') plus any unpaid distribution entitlements for the period.

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Fees and costs

Indirect costs of your investment $11.52

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee. In other words, these indirect costs are deducted from the assets of the Fund before income is distributed.

The indirect costs of your investment are calculated by multiplying your average daily account balance for the period by the indirect cost ratio of the Fund. The indirect costs of your investment amount is an estimate only and may vary from the actual costs incurred.

Total fees you paid $11.52

This approximate amount includes all the fees and costs which affected your investment during the period. If you have elected to use related banking facilities provided by Bendigo Bank, any fees and costs incurred for these facilities are charged by Bendigo Bank and are not included in this total. Charges for related banking facilities are detailed in the Transaction section of this statement.

Your tax return and your statement

Each year in your tax return, you must declare your share of the Fund's net income. Your share of the Fund's net income includes any trust distribution relating to the period 1 July to 30 June, irrespective of whether the income is reinvested or payment occurs at a later date. The total amount of income you receive for the tax period should be declared under **Tax Return Label 13U - Distributions from Trusts**.

Further information

Sandhurst Trustees Limited (Sandhurst) suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to your local Bendigo Bank branch (see 'Any questions?') or to Sandhurst on 1800 634 969.

An electronic version of the latest Annual Report for the Fund is accessible on our website www.sandhursttrustees.com.au/annualreports from 31 December.

Further information in relation to this product and related banking facilities are available on request by contacting Sandhurst or your local Bendigo Bank branch. You can obtain a copy of the latest Product Disclosure Statement and the related banking facilities Terms and Conditions (which also includes further information about fees and costs) and any updated information on request or online at www.sandhursttrustees.com.au.

Enquiries and complaints

Sandhurst has a dispute resolution mechanism that covers complaints. Sandhurst aims to deal with all questions, concerns or complaints promptly and efficiently. If you have any questions, concerns or complaints about your investment please contact Sandhurst by telephone on 1800 634 969 or your local Bendigo Bank branch.

If you are not satisfied with our response or your complaint has not been resolved within 45 days, you can refer your complaint to the:

Australian Financial Complaints Authority
GPO Box 3, Melbourne, VIC, 3001
Telephone: 1800 931 678, Website: afca.org.au
Email: info@afca.org.au

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RMBL

6/7/20

RMBL Investments Limited

J T Cincotta & Associates Pty Ltd ATF J T Superannuation Fund
36 Sweetland Road
MOOROOLBARK VIC 3138

Deposit ID : 389330
Investor(s) : J T Cincotta & Associates Pty Ltd ATF J

ANNUAL STATEMENT FOR PERIOD 01 July 2019 - 30 June 2020

OPENING BALANCE ***	CLOSING BALANCE ***
$324,000.00	$288,940.00

ALLOCATION OF FUNDS AS AT 01 July 2020

Trust Balance:	$0.00
Allocated To Loan:	$288,940.00
Interest Bearing Trust Account:	$0.00

FUND MOVEMENTS FOR THE PERIOD 01 July 2019 - 30 June 2020

Deposits:	$0.00
Interest Reinvested:	$0.00
Redemptions: 18/3/20	$35,060.00
Net Discretionary Payments from RMBL:	$0.00

INTEREST PAID FOR THE PERIOD 01 July 2019 - 30 June 2020

Mortgage Investments:	$23,652.64
Interest Bearing Trust Account:	$0.00
Total Interest:	$23,652.64
Withholding Tax:	$0.00
Fees Paid By Member During Period:	NIL

DISCRETIONARY PAYMENTS OF PRINCIPAL

Gross Discretionary Payments from RMBL:	$0.00

There are no charges to the Members of the Scheme for the Scheme's administration. The Indirect Cost Ratio (ICR) for the scheme is the ratio of the fund's management costs that are not deducted directly from a Member's funds, to the fund's total average net assets. The ICR for the year ended 30 June 2020 (Unaudited) is 0.79%.

RMBL has established a Complaints procedure which can be obtained by calling RMBL on (03) 9213 5700 or visiting RMBL's website www.rmbl.com.au. For further information please refer to the Product Disclosure Statement dated 20 September 2017.

Further information about RMBL's product is available by contacting RMBL on (03) 9213 5700, by email team@rmbl.com.au or by visiting RMBL's website www.rmbl.com.au.

RMBL INVESTMENTS LIMITED
Responsible Entity for the RMBL MORTGAGE INCOME INVESTMENTS SCHEME
Level 5, 225 Lonsdale Street, Dandenong VIC 3175 (P.O.Box 93, Dandenong VIC 3175)
Ph: (03) 9213 5700 Fax: 1300 886 662 Email: team@rmbl.com.au
ACN 004 493 789 AFS Licence Number 223246

*** This figure includes funds allocated to loans, funds in interest bearing trust account and funds in trust account.

www.bendigobank.com.au

Bendigo Bank

Rec'd 15/11/19

029/04551 009190

J T CINCOTTA & ASSOCIATES P/L
36 SWEETLAND RD
MOOROOLBARK VIC 3138

Your details at a glance

BSB number	633-000
Account number	158812842
Customer number	6548572/V501
Account title	J T CINCOTTA & ASSOCIATES PTY LTD ITF JT SUPERANNUATION FUND

Account summary

Statement period	10 May 2019 - 9 Nov 2019
Statement number	6
Opening balance on 10 May 2019	$10.20
Deposits & credits	$14,318.28
Withdrawals & debits	$14,275.48
Closing Balance on 9 Nov 2019	$53.00

Any questions?

Contact Rowan Alexander at Shop 19, 66-74 Brice Ave, Mooroolbark 3138 on **03 9726 5388**, or call **1300 BENDIGO** (1300 236 344).

Business EasySaver Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				**$10.20**
10 May 19	Interest Rate 0.750%PA			
21 May 19	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0897592403		1,938.99	1,949.19
31 May 19	E-BANKING TFR 00138397901401 0175846391 To CHQ A/c	1,940.00		9.19
1 Jun 19	INTEREST		0.56	9.75
17 Jun 19	Interest Rate 0.500%PA			
20 Jun 19	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0904232868		2,003.61	2,013.36
22 Jun 19	E-BANKING TFR 00138397901401 0177702076 To CHQ A/c	2,000.00		13.36
1 Jul 19	INTEREST		0.06	13.42
3 Jul 19	DIVIDEND DD001090000884502 Col First State 0906957312 COLONIAL		506.92	520.34

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Bendigo Bank

Account number	158812842
Statement period	10/05/2019 to 09/11/2019
Statement number	6 (page 2 of 3)

B/F $520-34

Business EasySaver Account *(continued)*.

Date	Transaction	Withdrawals	Deposits	Balance
9 Jul 19	DIRECT CREDIT AC720069531 PIML UT Distribu 0908185347 PERPETUAL		1,086.31	1,606.65
10 Jul 19	BILL PAYMENT 0109612046 BPAY TO: ROSIER BODY CORP	747.50		859.15
12 Jul 19	Interest Rate 0.250%PA			
19 Jul 19	DIRECT CREDIT ATO006000010815262 ATO 0910500614 TAX REFUND		565.47	1,424.62
19 Jul 19	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0910559766		1,953.51	3,378.13
21 Jul 19	PAY ANYONE 0158456838A R Quayle BQL21510901 Accounting Taxatio ACCTCY	748.00		2,630.13
31 Jul 19	E-BANKING TFR 00138397901401 0181076454 TO CHQ A/C	2,000.00		630.13
1 Aug 19	INTEREST		0.36	630.49
22 Aug 19	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0917726849		2,018.61	2,649.10
25 Aug 19	E-BANKING TFR 00138397901401 0183340179 Water Rates	342.48		2,306.62
25 Aug 19	E-BANKING TFR 00138397901401 0183340410 J&H TO CHQ A/C	2,000.00		306.62
1 Sep 19	INTEREST		0.16	306.78
16 Sep 19	DIVIDEND DD001090000884502 Col First State 0922721381 COLONIAL		177.20	483.98
19 Sep 19	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0923564614		2,018.61	2,502.59
30 Sep 19	BILL PAYMENT 0111775199 BPAY TO: ROSIER BODY CORP	747.50		1,755.09
30 Sep 19	E-BANKING TFR 00138397901401 0186502521 TO CHQ A/C	1,750.00		5.09
1 Oct 19	INTEREST		0.23	5.32
9 Oct 19	DIRECT CREDIT AC720069531 PIML UT Distribu 0927823060 PERPETUAL		94.06	99.38
11 Oct 19	Interest Rate 0.200%PA			

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Bendigo Bank

Account number	158812842
Statement period	10/05/2019 to 09/11/2019
Statement number	6 (page 3 of 3)

B/F $99.38

Business EasySaver Account *(continued)*.

Date	Transaction	Withdrawals	Deposits	Balance
21 Oct 19	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0930221052		1,953.51	2,052.89
30 Oct 19	E-BANKING TFR 00138397901401 0189280099 To CHQ A/c	2,000.00		52.89
1 Nov 19	INTEREST		0.11	53.00
Transaction totals / Closing balance		**$14,275.48**	**$14,318.28**	**$53.00**

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

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Bendigo Bank

10/5/20

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J T CINCOTTA & ASSOCIATES P/L
36 SWEETLAND RD
MOOROOLBARK VIC 3138

Your details at a glance

BSB number	633-000
Account number	158812842
Customer number	6548572/V501
Account title	J T CINCOTTA & ASSOCIATES PTY LTD ITF JT SUPERANNUATION FUND

Account summary

Statement period	10 Nov 2019 - 9 May 2020
Statement number	7
Opening balance on 10 Nov 2019	$53.00
Deposits & credits	$54,562.94
Withdrawals & debits	$27,553.50
Closing Balance on 9 May 2020	$27,062.44

Any questions?

Contact Rowan Alexander at Shop 19, 66-74 Brice Ave, Mooroolbark 3138 on **03 9726 5388**, or call **1300 BENDIGO** (1300 236 344).

Business EasySaver Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance			B/F	**$53.00**
21 Nov 19	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0936942707		2,083.61	2,136.61
30 Nov 19	E-BANKING TFR 00138397901401 0192230615 TO CHQ A/C	2,100.00		36.61
1 Dec 19	INTEREST		0.11	36.72
16 Dec 19	DIVIDEND DD001090000884502 Col First State 0942015878 COLONIAL		564.36	601.08
19 Dec 19	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0942945944		2,016.39	2,617.47
20 Dec 19	E-BANKING TFR 00138397901401 0194236288 TO CHQ A/C	2,600.00		17.47
23 Dec 19	DIRECT CREDIT RENT PAYMNT ZCINCO N Methven 0943567613 BAL. OF CFA BOND		656.40	673.87
1 Jan 20	INTEREST		0.06	673.93
8 Jan 20	DIRECT CREDIT Rent CBA 0946497486 RENT		1,105.00	1,778.93

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Bendigo Bank

Account number	158812842
Statement period	10/11/2019 to 09/05/2020
Statement number	7 (page 2 of 3)

B/F $1,778-93

Business EasySaver Account *(continued)*

Date	Transaction		Withdrawals	Deposits	Balance
10 Jan 20	DIRECT CREDIT AC720069531 PIML UT Distribu 0947070655	PERPETUAL		336.25	2,115.18
12 Jan 20	BILL PAYMENT 0114394773 BPAY TO: ROSIER BODY CORP		747.50		1,367.68
15 Jan 20	DIRECT CREDIT bimco Outgoings CBA 0947972839	OUTGOINGS (PRO-RATA) TO 31/12/19		297.11	1,664.79
21 Jan 20	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0949052729			2,083.61	3,748.40
29 Jan 20	BILL PAYMENT 0114790158 BPAY TO: COMMONWEALTH CARDS	WATER RATES (VISA)	292.02		3,456.38
1 Feb 20	INTEREST			0.37	3,456.75
10 Feb 20	DIRECT CREDIT Rent CBA 0952793960	RENT		1,105.00	4,561.75
20 Feb 20	BILL PAYMENT 0115398698 BPAY TO: COMMONWEALTH CARDS	COUNCIL RATES MASTER CARD	1,471.40		3,090.35
21 Feb 20	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0955598276			2,083.61	5,173.96
22 Feb 20	E-BANKING TFR 00138397901401 0200140694	REPAIRS TO OFFICE BLINDS	320.00		4,853.96
1 Mar 20	INTEREST			0.67	4,854.63
3 Mar 20	E-BANKING TFR 00138397901401 0201071599	TO CHQ A/C	4,000.00		854.63
10 Mar 20	DIRECT CREDIT Rent CBA 0958973869	RENT		1,105.00	1,959.63
18 Mar 20	DIRECT CREDIT REDEMPTION 389330 RMBL 0961024054	CAPITAL REDEMPTION		35,060.00	37,019.63
19 Mar 20	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0961276549			1,949.18	38,968.81
28 Mar 20	E-BANKING TFR 00138397901401 0203480210	TO CHQ A/C	15,000.00		23,968.81
30 Mar 20	DIVIDEND DD001090000884502 Col First State 0963293004	COLONIAL		258.26	24,227.07
1 Apr 20	INTEREST			2.15	24,229.22

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Bendigo Bank

Account number	158812842
Statement period	10/11/2019 to 09/05/2020
Statement number	7 (page 3 of 3)

S/E $24,229-22

Business EasySaver Account *(continued)*.

Date	Transaction		Withdrawals	Deposits	Balance
3 Apr 20	BILL PAYMENT 0116547217 BPAY TO: Yarra Valley Water	WATER RATES	275.08		23,954.14
6 Apr 20	BILL PAYMENT 0116411058 BPAY TO: ROSIER BODY CORP		747.50		23,206.64
8 Apr 20	DIRECT CREDIT AC720069531 PIML UT Distribu 0965653300	PERPETUAL		79.55	23,286.19
14 Apr 20	DIRECT CREDIT Rent CBA 0966126597	RENT (50%)		552.50	23,838.69
21 Apr 20	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0967874672			1,860.75	25,699.44
28 Apr 20	DIRECT CREDIT Outgoings CBA 0969155395	OUTGOINGS TO 31/3/20		1,359.99	27,059.43
1 May 20	INTEREST			3.01	27,062.44
Transaction totals / Closing balance			**$27,553.50**	**$54,562.94**	**$27,062.44**

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

1/10

Bendigo Bank

Business EasySaver Account

Rec'd 10/11/20

Your details at a glance

BSB number	**633-000**
Account number	**158812842**
Customer number	6548572/V501
Account title	J T CINCOTTA & ASSOCIATES PTY LTD ITF JT SUPERANNUATION FUND

009190

J T CINCOTTA & ASSOCIATES P/L
36 SWEETLAND RD
MOOROOLBARK VIC 3138

Account summary

Statement period	10 May 2020 - 9 Nov 2020
Statement number	8
Opening balance on 10 May 2020	$27,062.44
Deposits & credits	$21,229.96
Withdrawals & debits	$36,070.48
Closing Balance on 9 Nov 2020	**$12,221.92**

Any questions?

Contact Rowan Alexander at Shop 19, 66-74 Brice Ave, Mooroolbark 3138 on **03 9726 5388**, or call **1300 BENDIGO** (1300 236 344).

604BH102 / E-0 / S-5653 / I-5653 / 000654857200 1639

Business EasySaver Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance			B/F ✓	**$27,062.44**
11 May 20	DIRECT CREDIT Rent CBA 0971685690		552.50	27,614.94
20 May 20	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0973814028		1,785.86	29,400.80
27 May 20	BILL PAYMENT 0117911489 BPAY TO: Yarra Valley Water	265.61		29,135.19
27 May 20	E-BANKING TFR 00138397901401 0208892804 TO CHQ A/C	18,550.00		10,585.19
29 May 20	DIRECT CREDIT Rent Back Pay CBA 0975589013 RENT SHORTFALL REC'D		1,105.00	11,690.19
1 Jun 20	INTEREST		3.21	11,693.40
10 Jun 20	DIRECT CREDIT Rent CBA 0977793703		1,105.00	12,798.40
18 Jun 20	OSKO PAYMENT Spicer Plumbing ✓ Invoice#: 00009522J T Cincott>	355.00		12,443.40
19 Jun 20	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0979915993		1,845.39	14,288.79

7·11

Bendigo Bank

Account number	**158812842**
Statement period	10/05/2020 to 09/11/2020
Statement number	8 (page 2 of 3)

B/F 14,288-79

Business EasySaver Account *(continued)*.

Date	Transaction	Withdrawals	Deposits	Balance
22 Jun 20	OSKO PAYMENT BIMCO PTY. LTD. bimco Outgoings Apr - June		1,359.99	15,648.78
27 Jun 20	E-BANKING TFR 00138397901401 To CHQ A/C 0211980323	15,000.00		648.78
1 Jul 20	INTEREST		1.40	650.18
1 Jul 20	DIRECT CREDIT ATO002000012606603 TAX REFUND ATO 0982516839		825.34	1,475.52
6 Jul 20	PAY ANYONE 0170730711A R Quayle ACCTCY & AUD. BQL21510901 Inv No: 10616	792.00		683.52
6 Jul 20	DIVIDEND DD001090000884502 DEBTOR @ 30/6/20 Col First State 0983243118		44.39	727.91
8 Jul 20	DIRECT CREDIT AC720069531 PIML UT Distribu 0983916647		61.00	788.91
10 Jul 20	DIRECT CREDIT Rent CBA 0984316699		1,105.00	1,893.91
21 Jul 20	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0986786289		1,785.86	3,679.77

Colonial First State

T-12

Managed Investment Funds Statement

6/8/20

Your details

J T Cincotta & Associates P/L
J T Superannuation Fund
36 Sweetland Road
MOOROOLBARK VIC 3138

Statement period	1 January 2020 to 30 June 2020
Account number	090 000884502
Account name	J T Cincotta & Associates Pty Ltd J T Superannuation Fund
Email address	jxxxxxxxxa@gmail.com
TFN/ABN held	Yes

Your account balance

Your opening account balance as at: 31 December 2019	**$28,619.68**
Your closing account balance as at: 30 June 2020	**$26,385.33**
Total investment return for the period (including distributions):	**$-1,961.30**

This equals the total amount of your distribution(s) + the change in investment value over the period.

Your account valuation

Investment option name	Option code	Units	Unit price $	Value $
Imputation	001	8,070.6354	3.2693	26,385.33
Account value				**26,385.33**

Colonial First State

6/8/20

Managed Investment Funds Statement

090 000884502

Your account summary

Opening balance at 31 December 2019	**$28,619.68**
Your investments	
Distributions	$302.65
Management cost rebates	
Fee rebate *	$29.60
Your withdrawals	
Distribution payments FOR 6 MOS = 2.4212% PA ON $25,000	$-302.65
Change in investment value	$-2,263.95
The increase or decrease in the value of your investment over the statement period.	
Closing balance at 30 June 2020	**$26,385.33**

* This rebate is calculated before income tax. You may be assessed for income tax on the rebate so you should ensure that this amount is included in your annual tax return. You should speak to your financial adviser or accountant for more information.

Your distribution information

Investment option(s)		Units	Dist'n per unit $	Value $
Imputation 30-3-20	29 March	8,070.6354	0.0320	258.26
Imputation 6-7-20	30 June	8,070.6354	0.0055	44.39

Distribution option: Direct Credit

Your nominated bank account for distribution payment is 633-000 158812842

Your future investment selection

The investment allocation shown below will be used for all future transactions unless you tell us otherwise. This means any additional contributions you make to your account will be invested in line with the allocation outlined below.

Investment option(s)	% Allocation
Imputation Fund	100.00

To change your future investment selection, please log in to FirstNet and select Investment allocation or call us on 13 13 36. We recommend you speak to your financial adviser before making any changes to your account.

Perpetual

Distribution Statement

7-13

Rec'd 6/2/20

029

1995/001813/C0072/94502/C
J.T Cincotta Associates P/L ATF J.T S/F
C/- J T Cincotta
36 Sweetland Road
MOOROOLBARK VIC 3138

Perpetual WealthFocus Investment Advantage

Client number	320668648
Account number	AC720069531
Issue date	20 July 2020
Reporting Period	01 April 2020 - 30 June 2020
Client services	1800 022 033
Account name	J.T Cincotta Associates P/L As Trustee For J.T Superannuation Fund

Distribution summary

Distribution amount	$61.00
Net distribution payment 8/7/20 0.97% PA ON $25,000	**$61.00**

Opening investment summary as at 01/07/2020

Investments	Investment (%)	Units	Exit price	Balance
Perpetual Industrial Share	100.00%	15,861.695	$1.615	$25,608.96
Total B/F 31/3/20 $22,780-01	**100.00%**			**$25,608.96**

Distribution details

Investments	Distribution period	Notional units	Cents/ notional unit	Amount
Perpetual Industrial Share	01/04/2020 - 30/06/2020	15,861.695	0.385	$61.00
Total distribution				**$61.00**

Net distribution payment details

Investments	Distribution method	Reinvestment date	Notional units	Reinvestment notional unit price	Amount
Perpetual Industrial Share	Direct Credit				$61.00
Net distribution BANKED 8/7/20					**$61.00**

Direct credit details

Account name	J.T Superannuation Fund
BSB number	633000
Account number	xxxxxx842
Total amount for reporting period	**$61.00**

Administration

Tax file number supplied	yes
Telephone withdrawal facility	no
Annual report subscription	no

Important notes

Notional units

These are used to divide your investment in the Fund between the investment options you have chosen.

Notional unit prices

These are the prices calculated for each investment option. They are used to determine the total value of your investment in the Fund based on the investment options you have chosen.

Roundings

On your statement we display both the number of Units and Unit prices rounded to three decimal places. However, since transaction amounts and balance are actually calculated using 6 decimal places, they may not exactly match the displayed number of Units multiplied by the Unit price.

Contact us

Reply Paid 4171
GPO Box 4171
Sydney NSW 2001
Australia

Phone 1800 022 033 (in Australia)
+61 2 9229 9000 (international)
Fax +61 2 8256 1427
Email investments@perpetual.com.au
Web www.perpetual.com.au

BUIPSH

(10)

DEPRECIATION SCHEDULE

FOR USE BY TAXPAYERS **NOT** ENGAGED IN BOTH PRIMARY PRODUCTION AND OTHER BUSINESS ACTIVITIES

RETURN OF J T SUPER FUND YEAR ENDED 30 / 06 / 2020 FILE NUMBER 96 801 679

TAXPAYER'S SIGNATURE

UNIT			Opening Written Down Value *	# DISPOSALS, ETC. (Section 59)				ADDITIONS		Total Value for Depreciation	Rate %	DEPRECIATION			Closing Written Down Value
						Adjustment									
Description of each unit	Original Cost	Prop'n Pte Use %		Date	Consider-ation	Assessable	Deductible	Date	Cost *			Section 57AE & 57AH	Prime Cost Method	Diminishing Value Method	
CARPETS	2697		343								20			69	274
AIR CONDITIONING	4000		NIL												
HOT WATER AND FITTINGS	1000		NIL												
SUSPENDED CEILING & LIGHTING	2000		NIL												
TOTALS ▶			343											69	274
				Deduct for private use ▶						Deduct for private use ▶					
				NET ADJUSTMENT ▶						NET DEPRECIATION ▶					

* Show clearly any offset of an excess on disposal, etc., against the cost or depreciated value of any other unit of property—see Section 59 (2A).

\# Show consideration receivable on disposal, etc., of any unit of plant not now included in depreciation schedule.

AMOUNT CLAIMED FOR DEPRECIATION ▶ 69

7.14

7 - 15

McGrath

8 May 2021

JT Cincotta & Associates Pty Ltd
C/- PO Box 1300
Doncaster Heights Vic. 3109

Re: Unit 4 / 96 Manchester Rd, Mooroolbark, Vic. 3138

We have been requested to provide an indicative selling range for the above-mentioned Premises as at 30 June 2020.

Based on comparable Unit Sales of similar properties in the area, we estimate the above premises to have a selling range of $130,000.00 to $150,000.00

Your sincerely

James Lingwood

General Manager Sales and Leasing

McGrath Croydon

CROYDON
159 Main Street
Croydon VIC 3136
T + 61 3 8595 2777
F + 61 3 9725 2681

Yarra Valley Water

Yarra Valley Water ABN 93 066 902 501

Quarterly Bill

16/8/19

Enquiries **1300 900 229**

Faults **13 2762** (24hrs)

Account Number	**59 4434 0000**
Invoice Number	**5946 9103 75775**

Total Due	**$342.48**
Due Date	**26 August 2019**

Need more time to pay?
Go to yvw.com.au/extend or call 1300 304 688

259254-001 000225(449) R H2

The Secretary, C/O Cfa
J T Cinotta & Assoc Pty Ltd
36 Sweetland Rd
MOOROOLBARK VIC 3138

Tax Invoice Issued 05 Aug 2019

ACCOUNT SUMMARY

Unit 4 96 Manchester Rd, Mooroolbark
Property Number 1476 887, SP 32304

Product/Service		**Amount**
Usage Charges	6/5/19 to 1/8/19 PTO	$14.08
Water Supply System Charge	PTO	$72.81
Sewerage System Charge	PTO	$140.03
Yarra Valley Water Total		**$226.92**
Other Authority Charges		
Waterways and Drainage Charge on behalf of Melbourne Water	PTO	$36.54
Annual Parks Charge	1/7/19 – 30/6/20 PTO	$79.02
TOTAL (GST does not apply)		**$342.48**

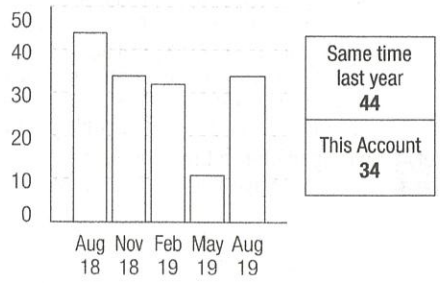
PAYMENT SUMMARY

Last Account	$249.01
Paid/Adjusted	-$249.01
Balance	$0.00
Total this Account	+$342.48
Amount Due	**$342.48**

(LAST YEAR $342-77)

WATER USAGE

Your average usage in litres per day



Yarra Valley Water

*3042 594691037577 5

Unit 4 96 Manchester Rd, Mooroolbark

Prices from 1 July 2019 – see the flyer with your bill for more information.

Payment Slip

Account Number	**59 4434 0000**
Invoice Number	**5946 9103 75775**

Total Due	**$342.48**
Due Date	**26 August 2019**

$342-48 PAID BY PHONE BY M.C. ON 25-8-19

ACCOUNT DETAILS

Water Usage from 06/05/2019 to 01/08/2019
One kilolitre (kL) equals 1,000 litres.

Meter number	Current reading		Previous reading		Usage
YAAD005650	157kL	-	154kL	=	3kL

Period	Usage		Price $/kL		Amount
06/05/2019 to 30/06/2019	1.897kL	x	2.8503	=	$5.41
01/07/2019 to 01/08/2019	1.103kL	x	2.9172	=	$3.22
Total	**3.000kL**				**$8.63**

Sewage Disposal from 06/05/2019 to 01/08/2019
This charge is for the disposal and treatment of sewage. It is reduced by a discharge factor which is based on the nature of your business.

Usage		Discharge factor		Sewage volume
3.000kL	x	0.900	=	**2.700kL**

Period	Sewage volume		Price $/kL		Amount
06/05/2019 to 30/06/2019	1.707kL	x	2.0153	=	$3.44
01/07/2019 to 01/08/2019	0.993kL	x	2.0237	=	$2.01
Total	**2.700kL**				**$5.45**

Total Usage Charges	**$14.08**

Your next meter read is scheduled for 31/10/19.

The Water Supply System Charge from 01 Jul 19 to 30 Sep 19 is a fixed charge of $72.81 per property based on a daily rate.

The Sewerage System Charge from 01 Jul 19 to 30 Sep 19 is a fixed charge of $140.03 per property based on a daily rate.

Waterways and Drainage Charge from 01 Jul 19 to 30 Sep 19.
Your *NAV is at a sufficiently low level to attract the current quarterly minimum charge of **$36.54.**

Annual Parks Charge from 01 Jul 19 to 30 Jun 20.
Collected on behalf of the Department of Environment and Primary industries for the management and maintenance of metropolitan parks, gardens, waterways, zoos, Royal Botanic Gardens and the Shrine of Remembrance. For more information visit www.parkweb.vic.gov.au or call 13 1963.

Your *NAV is at a sufficiently low level to attract the minimum charge of **79.02**

***NAV** = Net Annual Value of your property which is capped at 1990 levels.

ADDITIONAL INFORMATION

If you are buying or selling a property, you don't need to contact us. Your conveyancer or solicitor will manage your water account through the settlement process.

Payment Assistance is available if you are having difficulty paying your account, call 1800 994 789.

Large Print and Braille accounts call 1300 304 688.

Privacy Statement Yarra Valley Water collects personal information for the purposes of providing water and related services and products, promoting such services and products and market research. We may disclose your personal information to our contractors for these purposes and other third parties including Melbourne Water and the Minister for Environment, Climate Change and Water relating to Parks Victoria services. You may request access to your personal information that we hold by writing to the Privacy Officer at Private Bag 1, Mitcham VIC 3132. Please note we may charge you the reasonable cost of providing you with access to your personal information.

Hearing Impaired Customers contact the National Relay Service on 133 677 or visit relayservice.gov.au. This is a 24 hour service for TTY customers.

For language assistance

العربية	1300 914 361	Ελληνικά	1300 931 364
廣東話	1300 921 362	普通话	1300 927 363

For other language assistance, please call ezispeak.

Македонски	03 9046 4173	Hrvatski	03 9046 4173
한국어	03 9046 4173	Српски	03 9046 4173
فارسي	03 9046 4173	Türkçe	03 9046 4173
Italiano	03 9046 4173	Tiếng Việt	03 9046 4173

Yarra Valley Water is pleased to help you if you have a question about water services. Please call **1300 304 688** or visit our website at yvw.com.au or email enquiry@yvw.com.au

Have a complaint? If you would like to talk to us about an unresolved issue, call **1800 051 379**.

HOW TO PAY

Account Number: 59 4434 0000 **Invoice Number: 5946 9103 75775**

YARRA VALLEY ONLINE WATER — Manage your water account easier, faster and more securely than ever before. Register your account at **yvw.com.au/online**

BPAY — **Biller Code: 344366**
Ref: 594 4340 0000

Direct Debit your account automatically, call 1300 304 688 or visit **yvw.com.au/directdebit**

Pay by credit card 24/7 on 1300 362 332, via your online account at **yvw.com.au/online** to get an email receipt or at **yvw.com.au/paying**

POST billpay — **Billpay Code: 3042**
Ref: 5946 9103 75775

Pay in Person at any post office (Cash or Cheque), phone 13 1816 or go to **postbillpay.com.au**

Use Centrepay to arrange regular deductions from your Centrelink payment. Call Yarra Valley Water on 1300 304 688 to discuss how to set up a payment arrangement.

Mail a Cheque with this portion of the account to: Yarra Valley Water, GPO Box 2860 Melbourne VIC 3001

Check your account balance or **request more time to pay** at yvw.com.au/extend or call 1300 304 688.

Amount Due	$342.48	Amount Paid		Date Paid		Receipt Number	

+05946910375775> +009120+ <5944340000> <0000034248> +444+

Yarra Valley Water

Yarra Valley Water ABN 93 066 902 501

Quarterly Bill

Rec'd 19/5/20

Enquiries 1300 900 229
Faults 13 2762 (24hrs)

Account Number	59 4434 0000
Invoice Number	5943 7610 53890

Total Due	**$265.61**
Due Date	**1 June 2020**

Need more time to pay?
Go to yvw.com.au/extend or call 1300 304 688

321222-001 000316(637) R

THE SECRETARY, C/O CFA
J T CINOTTA & ASSOC PTY LTD
36 SWEETLAND RD
MOOROOLBARK VIC 3138

Tax Invoice Issued 12 May 2020

ACCOUNT SUMMARY

UNIT 4 96 MANCHESTER RD, MOOROOLBARK
Property Number 1476 887, SP 32304

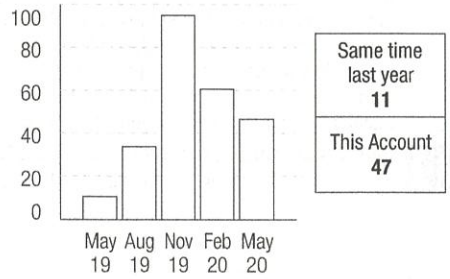
Product/Service		**Amount**
Usage Charges	11/2/20 - 7/5/20 PTO	$18.96
Water Supply System Charge	1/4/20 - 30/6/20 PTO	$72.01
Sewerage System Charge	1/4/20 - 30/6/20 PTO	$138.50
Yarra Valley Water Total		**$229.47**
Other Authority Charges	1/4/20 - 30/6/20	
Waterways and Drainage Charge on behalf of Melbourne Water	PTO	$36.14
TOTAL (GST does not apply)		**$265.61**

PAYMENT SUMMARY

Last Account	$275.08
Paid/Adjusted	-$275.08
Balance	$0.00
Total this Account	+$265.61
Amount Due	**$265.61**

WATER USAGE

Your average usage in litres per day



27/5/20 PAID BY BPAY FROM SUPN A/C Rec. No 117 911 489 / $265-61

Yarra Valley Water

*3042 594376105389 0

UNIT 4 96 MANCHESTER RD, MOOROOLBARK

Payment Slip

Account Number	59 4434 0000
Invoice Number	5943 7610 53890

Total Due	**$265.61**
Due Date	**1 June 2020**

ACCOUNT DETAILS

Water Usage from 11/02/2020 to 07/05/2020 (86 days) **1kL = 1,000 litres**
Usage is charged at 291.72 cents per kilolitre.

Meter number	Current reading		Previous reading		Usage
YAAD005650 (OLD)	173kL	-	172kL	=	**1kL**
YAAD078098 (NEW)	3kL	-	0kL	=	**3kL**
Your chargeable usage is					**4kL**

Period	Usage		Price $/kL		Amount
11/02/2020 to 07/05/2020	4.000kL	x	2.9172	=	**$11.67**

Sewage Disposal from 11/02/2020 to 07/05/2020
Sewage Disposal is charged at 202.37 cents per kilolitre.
This charge is for the disposal and treatment of sewage. It is reduced by a discharge factor which is based on the nature of your business.

Usage		Discharge factor		Sewage volume
4.000kL	x	0.900	=	**3.600kL**

Period	Sewage volume		Price $/kL		Amount
11/02/2020 to 07/05/2020	3.600kL	x	2.0237	=	**$7.29**

Total Usage Charges	**$18.96**

Your next meter read is scheduled for 31/07/20.

The Water Supply System Charge from 01 Apr 20 to 30 Jun 20 is a fixed charge of $72.01 per property based on a daily rate.
The Sewerage System Charge from 01 Apr 20 to 30 Jun 20 is a fixed charge of $138.50 per property based on a daily rate.

Waterways and Drainage Charge from 01 Apr 20 to 30 Jun 20.
Your *NAV is at a sufficiently low level to attract the current quarterly minimum charge of **$36.14.**
***NAV =** Net Annual Value of your property which is capped at 1990 levels.

ADDITIONAL INFORMATION

If you are buying or selling a property, you don't need to contact us. Your conveyancer or solicitor will manage your water account through the settlement process.

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Large Print and Braille accounts call 1300 304 688.

Privacy Statement Yarra Valley Water collects personal information for the purposes of providing water and related services and products, promoting such services and products and market research. We may disclose your personal information to our contractors for these purposes and other third parties including Melbourne Water and the Minister for Environment, Climate Change and Water relating to Parks Victoria services. You may request access to your personal information that we hold by writing to the Privacy Officer at Private Bag 1, Mitcham VIC 3132. Please note we may charge you the reasonable cost of providing you with access to your personal information.

Hearing Impaired Customers contact the National Relay Service on 133 677 or visit relayservice.gov.au. This is a 24 hour service for TTY customers.

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廣東話	1300 921 362	普通话	1300 927 363

For other language assistance, please call ezispeak.

Македонски	03 9046 4173	Hrvatski	03 9046 4173
한국어	03 9046 4173	Српски	03 9046 4173
فارسي	03 9046 4173	Türkçe	03 9046 4173
Italiano	03 9046 4173	Tiếng Việt	03 9046 4173

Yarra Valley Water is pleased to help you if you have a question about water services. Please call **1300 304 688** or visit our website at yvw.com.au or email enquiry@yvw.com.au

Have a complaint? If you would like to talk to us about an unresolved issue, call **1800 051 379**.

HOW TO PAY

Account Number: 59 4434 0000 Invoice Number: 5943 7610 53890

YARRA VALLEY ONLINE WATER
Manage your water account easier, faster and more securely than ever before. Register your account at **yvw.com.au/online**

BPAY
Biller Code: 344366
Ref: 594 4340 0000

Direct Debit your account automatically, call 1300 304 688 or visit **yvw.com.au/directdebit**

Pay by credit card 24/7 on 1300 362 332, via your online account at **yvw.com.au/online** to get an email receipt or at **yvw.com.au/paying** MasterCard VISA

POST billpay
Billpay Code: 3042
Ref: 5943 7610 53890

Pay in Person at any post office (Cash or Cheque), phone 13 1816 or go to **postbillpay.com.au**

Use Centrepay to arrange regular deductions from your Centrelink payment. Call Yarra Valley Water on 1300 304 688 to discuss how to set up a payment arrangement.

Mail a Cheque with this portion of the account to: Yarra Valley Water, GPO Box 2860 Melbourne VIC 3001

Check your account balance or **request more time to pay** at yvw.com.au/extend or call 1300 304 688.

Amount Due	$265.61	Amount Paid		Date Paid		Receipt Number	

+05943761053890> +009120+ <5944340000> <0000026561> +444+

Yarra Valley Water

Yarra Valley Water ABN 93 066 902 501

Quarterly Bill

Rec'd 21/2/20

Enquiries 1300 307 977

Faults 13 2762 (24hrs)

Account Number	59 4434 0000
Invoice Number	5944 9505 03939

Total Due	**$275.08**
Due Date	**5 March 2020**

Need more time to pay?
Go to yvw.com.au/extend or call 1300 304 688

302481-001 000208(415)

THE SECRETARY, C/O CFA
J T CINOTTA & ASSOC PTY LTD
36 SWEETLAND RD
MOOROOLBARK VIC 3138

Tax Invoice Issued 14 Feb 2020

ACCOUNT SUMMARY

UNIT 4 96 MANCHESTER RD, MOOROOLBARK
Property Number 1476 887, SP 32304

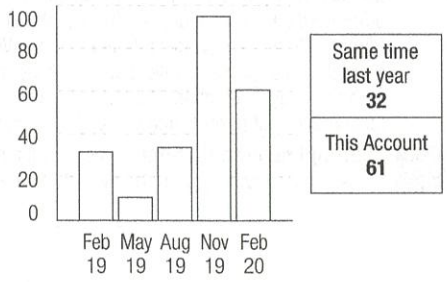
Product/Service	**Amount**
Usage Charges	$28.43
Water Supply System Charge	$72.01
Sewerage System Charge	$138.50
Yarra Valley Water Total	**$238.94**
Other Authority Charges	
Waterways and Drainage Charge on behalf of Melbourne Water	$36.14
TOTAL (GST does not apply)	**$275.08**

PAYMENT SUMMARY

Last Account	$292.02
Paid/Adjusted	-$292.02
Balance	$0.00
Total this Account	+$275.08
Amount Due	**$275.08**

WATER USAGE

Your average usage in litres per day



$275-08 3/4/20 PAID BY BPAY FROM SUPN A/C REC: 116 547 217

Yarra Valley Water

*3042 594495050393 9

UNIT 4 96 MANCHESTER RD, MOOROOLBARK

Payment Slip

Account Number	59 4434 0000
Invoice Number	5944 9505 03939

Total Due	**$275.08**
Due Date	**5 March 2020**

I rang on 3/3/20.
The problem has not been resolved.
They need Body Corp. approval to access meters
"Wendy" will ring me when the time comes.
In the meantime, this account has been
put on hold until 5/4/20. No payment required until then

ACCOUNT DETAILS

Water Usage from 04/11/2019 to 11/02/2020 (99 days) **1kL = 1,000 litres**
Usage is charged at 291.72 cents per kilolitre.

Meter number	Current reading		Previous reading		Usage
YAAD005650	172kL	-	166kL	=	**6kL**

Period	Usage		Price $/kL		Amount
04/11/2019 to 11/02/2020	6.000kL	x	2.9172	=	**$17.50**

Sewage Disposal from 04/11/2019 to 11/02/2020
Sewage Disposal is charged at 202.37 cents per kilolitre.
This charge is for the disposal and treatment of sewage. It is reduced by a discharge factor which is based on the nature of your business.

Usage		Discharge factor		Sewage volume
6.000kL	x	0.900	=	**5.400kL**

Period	Sewage volume		Price $/kL		Amount
04/11/2019 to 11/02/2020	5.400kL	x	2.0237	=	**$10.93**
Total Usage Charges					**$28.43**

Your next meter read is scheduled for 05/05/20.

The Water Supply System Charge from 01 Jan 20 to 31 Mar 20 is a fixed charge of $72.01 per property based on a daily rate.
The Sewerage System Charge from 01 Jan 20 to 31 Mar 20 is a fixed charge of $138.50 per property based on a daily rate.

Waterways and Drainage Charge from 01 Jan 20 to 31 Mar 20.

Your *NAV is at a sufficiently low level to attract the current quarterly minimum charge of **$36.14.**

***NAV =** Net Annual Value of your property which is capped at 1990 levels.

ADDITIONAL INFORMATION

If you are buying or selling a property, you don't need to contact us. Your conveyancer or solicitor will manage your water account through the settlement process.

Payment Assistance is available if you are having difficulty paying your account, call 1800 994 789.

Large Print and Braille accounts call 1300 304 688.

Privacy Statement Yarra Valley Water collects personal information for the purposes of providing water and related services and products, promoting such services and products and market research. We may disclose your personal information to our contractors for these purposes and other third parties including Melbourne Water and the Minister for Environment, Climate Change and Water relating to Parks Victoria services. You may request access to your personal information that we hold by writing to the Privacy Officer at Private Bag 1, Mitcham VIC 3132. Please note we may charge you the reasonable cost of providing you with access to your personal information.

TTY **Hearing Impaired Customers** contact the National Relay Service on 133 677 or visit relayservice.gov.au. This is a 24 hour service for TTY customers.

For language assistance

العربية	1300 914 361	Ελληνικά	1300 931 364
廣東話	1300 921 362	普通话	1300 927 363

For other language assistance, please call ezispeak.

Македонски	03 9046 4173	Hrvatski	03 9046 4173
한국어	03 9046 4173	Српски	03 9046 4173
فارسي	03 9046 4173	Türkçe	03 9046 4173
Italiano	03 9046 4173	Tiếng Việt	03 9046 4173

Yarra Valley Water is pleased to help you if you have a question about water services. Please call **1300 304 688** or visit our website at yvw.com.au or email enquiry@yvw.com.au

Have a complaint? If you would like to talk to us about an unresolved issue, call **1800 051 379**.

J47453

HOW TO PAY

Account Number: 59 4434 0000 Invoice Number: 5944 9505 03939

YARRA VALLEY ONLINE WATER Manage your water account easier, faster and more securely than ever before. Register your account at **yvw.com.au/online**

BPAY
Biller Code: 344366
Ref: 594 4340 0000

Direct Debit your account automatically, call 1300 304 688 or visit **yvw.com.au/directdebit**

Pay by credit card 24/7 on 1300 362 332, via your online account at **yvw.com.au/online** to get an email receipt or at **yvw.com.au/paying** MasterCard VISA

POST billpay
Billpay Code: 3042
Ref: 5944 9505 03939

Pay in Person at any post office (Cash or Cheque), phone 13 1816 or go to **postbillpay.com.au**

Use Centrepay to arrange regular deductions from your Centrelink payment. Call Yarra Valley Water on 1300 304 688 to discuss how to set up a payment arrangement.

Mail a Cheque with this portion of the account to: Yarra Valley Water, GPO Box 2860 Melbourne VIC 3001

Check your account balance or **request more time to pay** at yvw.com.au/extend or call 1300 304 688.

Amount Due	$275.08	Amount Paid		Date Paid		Receipt Number	

+05944950503939> +009120+ <5944340000> <0000027508> +444+

Yarra Valley Water

Yarra Valley Water ABN 93 066 902 501

Quarterly Bill

14/11/19

Enquiries 1300 900 229
Faults 13 2762 (24hrs)

Account Number	59 4434 0000
Invoice Number	5943 5899 93847

Total Due	**$292.02**
Due Date	**27 November 2019**

Need more time to pay?
Go to yvw.com.au/extend or call 1300 304 688

280942-001 000196(391) R

THE SECRETARY, C/O CFA
J T CINOTTA & ASSOC PTY LTD
36 SWEETLAND RD
MOOROOLBARK VIC 3138

Tax Invoice Issued 07 Nov 2019

ACCOUNT SUMMARY

UNIT 4 96 MANCHESTER RD, MOOROOLBARK
Property Number 1476 887, SP 32304

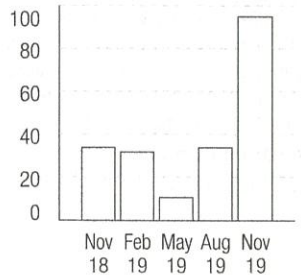
Product/Service		**Amount**
Usage Charges	1/8/19 to 4/11/19	$42.64
Water Supply System Charge	1-10-19 To 31/12/19	$72.81
Sewerage System Charge	" " "	$140.03
Yarra Valley Water Total		**$255.48**
Other Authority Charges	" " "	
Waterways and Drainage Charge on behalf of Melbourne Water		$36.54
TOTAL (GST does not apply)		**$292.02**

PAYMENT SUMMARY

Last Account	$342.48
Paid/Adjusted	-$342.48
Balance	$0.00
Total this Account	+$292.02
Amount Due	**$292.02**

WATER USAGE

Your average usage in litres per day



Same time last year **34**
This Account **95**

Yarra Valley Water

*3042 594358999384 7

UNIT 4 96 MANCHESTER RD, MOOROOLBARK

Payment Slip

Account Number	59 4434 0000
Invoice Number	5943 5899 93847

Total Due	**$292.02**
Due Date	**27 November 2019**

$292-02 PAID BY PHONE BY M.C. ON 12/1/20 REC. No 2609211606

ACCOUNT DETAILS

Water Usage from 01/08/2019 to 04/11/2019
Usage is charged at 291.72 cents per kilolitre.
One kilolitre (kL) equals 1,000 litres.

Meter number	Current reading		Previous reading		Usage
YAAD005650	166kL	-	157kL	=	**9kL**

Period	Usage		Price $/kL		Amount
01/08/2019 to 04/11/2019	9.000kL	x	2.9172	=	**$26.25**

Sewage Disposal from 01/08/2019 to 04/11/2019
Sewage Disposal is charged at 202.37 cents per kilolitre.
This charge is for the disposal and treatment of sewage. It is reduced by a discharge factor which is based on the nature of your business.

Usage		Discharge factor		Sewage volume
9.000kL	x	0.900	=	**8.100kL**

Period	Sewage volume		Price $/kL		Amount
01/08/2019 to 04/11/2019	8.100kL	x	2.0237	=	**$16.39**
Total Usage Charges					**$42.64**

Your next meter read is scheduled for 04/02/20.

The Water Supply System Charge from 01 Oct 19 to 31 Dec 19 is a fixed charge of $72.81 per property based on a daily rate.
The Sewerage System Charge from 01 Oct 19 to 31 Dec 19 is a fixed charge of $140.03 per property based on a daily rate.

Waterways and Drainage Charge from 01 Oct 19 to 31 Dec 19.

Your *NAV is at a sufficiently low level to attract the current quarterly minimum charge of **$36.54.**

***NAV =** Net Annual Value of your property which is capped at 1990 levels.

ADDITIONAL INFORMATION

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فارسي	03 9046 4173	Türkçe	03 9046 4173
Italiano	03 9046 4173	Tiếng Việt	03 9046 4173

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Have a complaint? If you would like to talk to us about an unresolved issue, call **1800 051 379.**

HOW TO PAY

Account Number: 59 4434 0000 **Invoice Number: 5943 5899 93847**

YARRA VALLEY ONLINE WATER — Manage your water account easier, faster and more securely than ever before. Register your account at **yvw.com.au/online**

BPAY — **Biller Code: 344366**
Ref: 594 4340 0000

Direct Debit your account automatically, call 1300 304 688 or visit **yvw.com.au/directdebit**

Pay by credit card 24/7 on 1300 362 332, via your online account at **yvw.com.au/online** to get an email receipt or at **yvw.com.au/paying**

POST billpay — **Billpay Code: 3042**
Ref: 5943 5899 93847

Pay in Person at any post office (Cash or Cheque), phone 13 1816 or go to **postbillpay.com.au**

Use Centrepay to arrange regular deductions from your Centrelink payment. Call Yarra Valley Water on 1300 304 688 to discuss how to set up a payment arrangement.

Mail a Cheque with this portion of the account to: Yarra Valley Water, GPO Box 2860 Melbourne VIC 3001

Check your account balance or **request more time to pay** at yvw.com.au/extend or call 1300 304 688.

Amount Due	$292.02	Amount Paid		Date Paid		Receipt Number	

+05943589993847> +009120+ <5944340000> <0000029202> +444+

Yarra Ranges Council

VALUATION & RATE NOTICE 2020-2021

Issue date - 09 September 2020
Assessment number - 28399/1

J T Cincotta & Associates Pty Ltd
36 Sweetland Road
MOOROOLBARK VIC 3138

029
I018320
R4_16145

In 2020-2021 ratepayers will pay no more in general rates than last year

Rates & Charges for
Unit 4/96 Manchester Road, Mooroolbark VIC 3138

$651.15 | $351.00 | $324.70 | -$21.70 COVID-19 Credit

General Rate - Commercial 2020-2021		
Commercial Rate (0.004341 x $155,000)		$672.85
COVID-19 rates relief assistance credit		-$21.70
General Rate - Commercial 2019-2020 (last year)	$651.15	
[Council has made a commitment to ensure ratepayers pay no more than last year's general rates]		
General rate subtotal		$651.15

Waste charge including State Government EPA levy	
Commercial Waste 120L ($351 x 1)	$351.00
State Government Fire Services Property Levy - Commercial	
Fire Services Property Levy CFA ($230 + 0.000611 x $155,000)	$324.70

Total amount due **$1,326.85**

DUE ON 15/2/21

We understand COVID-19 has had a significant impact on many members of our community and we want you to know that we're here to help. Visit yrc.vic.gov.au/ratesrelief or call 1300 368 333.

PROPERTY DETAILS

Your Property - Assessment number 28399/1	Value
Unit 4/96 Manchester Road, Mooroolbark VIC 3138	Capital improved value (CIV) $155,000 The CIV is the value used to calculate your rates.
Unit 4 SP32304 Ca PTCA 13 PMooroolbark	Site value $37,500 The site value is included in the CIV.
Valuation date 1 January 2020	Net annual value $13,000

HOW TO PAY

To qualify for one of the instalment options, you must pay the correct amount by 30 September 2020. If you are having difficulties paying, please contact us on 1300 368 333.

Payment in full	Four instalments	Monthly instalments
$1,326.85	$333.85	$150.85
by 15 February 2021	by 30 September 2020	by 30 September 2020
	Followed by:	Followed by:
	30/11/20 - $331.00	31/10/20 - $147.00
	28/02/21 - $331.00	30/11/20 - $147.00
	31/05/21 - $331.00	31/12/20 - $147.00
		31/01/21 - $147.00
		28/02/21 - $147.00
		31/03/21 - $147.00
		30/04/21 - $147.00
		31/05/21 - $147.00
Post Billpay *335 283991	Post Billpay *335 283991	Post Billpay *335 283991

Online
yrc.vic.gov.au/payments
Reference: 283991
Visa or MasterCard payments only

BPAY®
Biller code: 8979
Reference: 283991
BPay View Reference: 283991

Post Billpay
Billpay code: 0335
Ref: 283991
Pay in person at any post office, call 13 18 16 or visit postbillpay.com.au

You can also pay at our community links. Visit yrc.vic.gov.au/links or mail to PO Box 105, Lilydale Vic 3140

HAVING TROUBLE PAYING?

If you are currently experiencing financial hardship, we have a number of initiatives in place that may assist:

Special payment arrangements

Payments can be made on a frequency and amount that suits your budget, provided your current year's rates are paid within 12 months.

Financial hardship agreements

We've expanded the eligibility criteria in our updated hardship policy to enable all ratepayers to apply for financial hardship assistance. If your application is successful, payment of rates and charges will be deferred for 12 months with no late payment interest charged and no legal action taken for the recovery of rates during this time.

Our rates team is here for you should you be experiencing any challenges in paying your rates. Please visit our website at yrc.vic.gov.au/ratesrelief for more information and to apply online.
Alternatively call 1300 368 333.

ROSIER OWNERS CORPORATION MANAGEMENT PTY. LTD.
Est. 1975 ABN No. 67 728 142 007

All mail to: PO Box 1118, Croydon 3136 VIC
Address: 1/4 Croydon Road, Croydon 3136 VIC
T: 03 9724 2888 F: 03 9724 2840
E: info@rosierocm.com.au

Owners Corporation Fee Notice

Owners Corporation Act 2006 Section 31, Owners Corporations Regulations 2007 and Owners Corporation Rules

Invoice

Issued 28/02/2020 on behalf of:

Attention: Joseph Cincotta

OCSP 32304W
ABN 83063913895
96 Manchester Road
MOOROOLBARK VIC 3138

Mr J Cincotta
36 Sweetland Road
MOOROOLBARK VIC 3138

for Lot 4 Unit 4
J T Cincotta & Associates Pty Ltd

The following fees/charges are due (All amounts listed include GST unless otherwise specified)
Payment is due within 28 days of the date of this Notice or by the due date specified below

Due date	Details	Amounts due ($) Admin Fund	Maintenance	Total
01/04/2020	Quarterly Contributions	747.50	0.00	747.50
	Total due in month	747.50	0.00	747.50

Total of this notice	747.50	(including nil GST)
Arrears	0.00	
Interest on arrears	0.00	
Outstanding owner invoices	0.00	
Subtotal of amount due	747.50	
Prepaid	0.00	
Total amount due	**$747.50**	

Payment due 01/04/2020

Interest will be charged on any overdue fees/charges at an annual rate of 10%. The rate of interest has been calculated in accordance with the current rate under the Penalty Interest Rates Act 1983(Vic). This rate is subject to change.

Cheques should be made payable to 'Rosier Real Estate Pty Ltd Owners Corporation A/C'

CommonwealthBank
Commonwealth Bank of Australia

Neither the Owners Corporation, the Association or Rosier Owners Corporation Management Pty Ltd will be held liable for delays in the banking system or other transfer fees.

BPAY

Biller Code: 999979
Ref: 701569 6

Contact your participating financial institution to make a BPAY® payment from your cheque or savings account. To use the QR code, use the reader within your mobile banking app. More info: www.bpay.com.au
Enter the biller code and your customer reference number.
Cash or Cheque payment can be made at any Commonwealth Bank branch by providing the account number and client number.

Mr J Cincotta
Owners Corporation 32304W, Lot 4, Unit 4

Amount Due
$747.50

Due Date
01/04/2020

FOR THE CREDIT OF Rosier Real Estate Pty Ltd Owners Corporation A/C

Account number
063-124 1014-7403

Agent ID
701569

Post this payment slip with your cheque to:
Rosier Owners Corporation Management Pty Ltd
PO Box 1118
Croydon VIC 3136

PAY FROM SUPN A/C ON 6/4/20 BY BPAY Ref: 116 411 058

Owners Corporations Act 2006 Section 31, Owners Corporations Regulations 2007 and Owners Corporation Rules

Important information on fees and charges

(This page is part of the Fee Notice)

Enquiries

If you have enquiries on the fees listed in this Notice you can contact the Owners Corporation on
the telephone number or at the address listed on the front of this form.

Disputes

The Owners Corporations Act 2006 (the Act), Owners Corporations Regulations, (the Regulations) and the Owners Corporation Rules (the Rules) provide a number of options in dealing with disputes regarding Owners Corporations, Managers, Lot Owners and Occupiers: These are:

The Owners Corporation Internal Dispute Resolution Process
Conciliation through Consumer Affairs Victoria
Applications to the Victorian Civil and Administrative Tribunal (VCAT)

Internal Dispute Resolution process

If you believe the Manager, a Lot Owner or Occupier has breached their obligations under the Rules, Act or Regulations, you can try to resolve the problem through the Owners Corporation
Internal Dispute Resolution process.
The internal dispute resolution process is set out in the Rules. Unless the Rules state differently,
the following summary applies:

You can lodge a complaint by completing an 'Owners Corporation Complaint' form (available
from the Owners Corporation).

A meeting will be held to discuss the matter with all persons involved in the dispute and representatives of the Owners Corporation. The meeting must be held within 14 days of all persons being notified of the dispute.

Persons involved in the dispute will be notified of the decisions by the Owners Corporation.

If you are not satisfied with the outcome you can contact Consumer Affairs Victoria or VCAT (see below).

Conciliation through Consumer Affairs Victoria

You can contact Consumers Affairs Victoria regarding the disputes. There may be times when Consumer Affairs Victoria will advise you to use the internal dispute resolution process if you have not already done so. For more information on complaints or general enquiries call 1300 55
81 81 or go to www.consumer.vic.gov.au

Applications to the Victorian Civil and Administrative Tribunal (VCAT)

For all disputes that affect the Owners Corporation you can apply directly to the Victorian Civil and Administrative Tribunal (VCAT) to hear your case and make an order. For more information
on VCAT applications call
1800 133 055 or go to www.vcat.vic.gov.au

ROSIER OWNERS CORPORATION MANAGEMENT PTY. LTD.
Est. 1975 ABN No. 67 728 142 007

All mail to: PO Box 1118, Croydon 3136 VIC
Address: 1/4 Croydon Road, Croydon 3136 VIC
T: 03 9724 2888 F: 03 9724 2840
E: info@rosierocm.com.au

Owners Corporation Fee Notice

Owners Corporation Act 2006 Section 31, Owners Corporations Regulations 2007 and Owners Corporation Rules

Invoice PERIOD 01/01/2020 To 31/03/2020

Issued 29/11/2019 on behalf of:

Attention: Joseph Cincotta

OCSP 32304W
ABN 83063913895
96 Manchester Road
MOOROOLBARK VIC 3138

Mr J Cincotta
36 Sweetland Road
MOOROOLBARK VIC 3138

*for*Lot 4 Unit 4
J T Cincotta & Associates Pty Ltd

The following fees/charges are due (All amounts listed include GST unless otherwise specified)
Payment is due within 28 days of the date of this Notice or by the due date specified below

Due date	Details	Amounts due ($) Admin Fund	Maintenance	Total
01/01/2020	Quarterly Contributions	747.50	0.00	747.50
	Total due in month	747.50	0.00	747.50

Total of this notice	747.50	(including nil GST)
Arrears	0.00	
Interest on arrears	0.00	
Outstanding owner invoices	0.00	
Subtotal of amount due	747.50	
Prepaid	0.00	
Total amount due	**$747.50**	

Payment due 01/01/2020

Interest will be charged on any overdue fees/charges at an annual rate of 10%. The rate of interest has been calculated in accordance with the current rate under the Penalty Interest Rates Act 1983(Vic). This rate is subject to change.

Cheques should be made payable to 'Rosier Real Estate Pty Ltd Owners Corporation A/C'

Christmas Greetings from us all at Rosier Owners Corporation Management

Office closes 2.00pm 20th December and reopens on 6th January 2020

CommonwealthBank
Commonwealth Bank of Australia

Neither the Owners Corporation, the Association or Rosier Owners Corporation Management Pty Ltd will be held liable for delays in the banking system or other transfer fees.

BPAY

Biller Code: 999979
Ref: 701569 6

Contact your participating financial institution to make a BPAY® payment from your cheque or savings account. To use the QR code, use the reader within your mobile banking app. More info: www.bpay.com.au
Enter the biller code and your customer reference number.
Cash or Cheque payment can be made at any Commonwealth Bank branch by providing the account number and client number.

Mr J Cincotta
Owners Corporation 32304W, Lot 4, Unit 4

Amount Due
$747.50

Due Date
01/01/2020

FOR THE
CREDIT OF Rosier Real Estate Pty Ltd Owners Corporation A/C

Account number	Agent ID
063-124 1014-7403	701569

Post this payment slip with your cheque to:
Rosier Owners Corporation Management Pty Ltd
PO Box 1118
Croydon VIC 3136

PAID FROM SUPN A/C ON 12/1/20 BY BPAY BBL REF: 114394773

Owners Corporations Act 2006 Section 31, Owners Corporations Regulations 2007 and Owners Corporation Rules

Important information on fees and charges

(This page is part of the Fee Notice)

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Internal Dispute Resolution process

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E: info@rosierocm.com.au

Owners Corporation Fee Notice

Owners Corporation Act 2006 Section 31, Owners Corporations Regulations 2007 and Owners Corporation Rules

Invoice

Issued 30/08/2019 on behalf of:

Attention: Joseph Cincotta

OCSP 32304W
ABN 83063913895
96 Manchester Road
MOOROOLBARK VIC 3138

Mr J Cincotta
36 Sweetland Road
MOOROOLBARK VIC 3138

*for*Lot 4 Unit 4
J T Cincotta & Associates Pty Ltd

The following fees/charges are due (All amounts listed include GST unless otherwise specified)
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	Total due in month	747.50	0.00	747.50

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Interest on arrears	0.00	
Outstanding owner invoices	0.00	
Subtotal of amount due	747.50	
Prepaid	0.00	
Total amount due	**$747.50**	

Payment due 01/10/2019

Interest will be charged on any overdue fees/charges at an annual rate of 10%.
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Cheques should be made payable to 'Rosier Real Estate Pty Ltd Owners Corporation A/C'

CommonwealthBank
Commonwealth Bank of Australia

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BPAY

Biller Code: 999979
Ref: 701569 6

Contact your participating financial institution to make a BPAY® payment from your cheque or savings account. To use the QR code, use the reader within your mobile banking app. More info: www.bpay.com.au
Enter the biller code and your customer reference number.
Cash or Cheque payment can be made at any Commonwealth Bank branch by providing the account number and client number.

Mr J Cincotta
Owners Corporation 32304W, Lot 4, Unit 4

Amount Due
$747.50

Due Date
01/10/2019

FOR THE CREDIT OF Rosier Real Estate Pty Ltd Owners Corporation A/C

Account number
063-124 1014-7403

Agent ID
701569

Post this payment slip with your cheque to:
Rosier Owners Corporation Management Pty Ltd
PO Box 1118
Croydon VIC 3136

PAID FROM SUPN A/C ON 30/9/19 BY BPAY · BBL

Owners Corporations Act 2006 Section 31, Owners Corporations Regulations 2007 and Owners Corporation Rules

Important information on fees and charges

(This page is part of the Fee Notice)

Enquiries

If you have enquiries on the fees listed in this Notice you can contact the Owners Corporation on
the telephone number or at the address listed on the front of this form.

Disputes

The Owners Corporations Act 2006 (the Act), Owners Corporations Regulations (the Regulations) and the Owners Corporation Rules (the Rules) provide a number of options in dealing with disputes regarding Owners Corporations, Managers, Lot Owners and Occupiers: These are:

The Owners Corporation Internal Dispute Resolution Process
Conciliation through Consumer Affairs Victoria
Applications to the Victorian Civil and Administrative Tribunal (VCAT)

Internal Dispute Resolution process

If you believe the Manager, a Lot Owner or Occupier has breached their obligations under the Rules, Act, or Regulations, you can try to resolve the problem through the Owners Corporation
Internal Dispute Resolution process.
The internal dispute resolution process is set out in the Rules. Unless the Rules state differently,
the following summary applies:

You can lodge a complaint by completing an 'Owners Corporation Complaint' form (available
from the Owners Corporation).

A meeting will be held to discuss the matter with all persons involved in the dispute and representatives of the Owners Corporation. The meeting must be held within 14 days of all persons being notified of the dispute.

Persons involved in the dispute will be notified of decisions by the Owners Corporation.

If you are not satisfied with the outcome you can contact Consumer Affairs Victoria or VCAT (see below).

Conciliation through Consumer Affairs Victoria

You can contact Consumers Affairs Victoria regarding disputes. There may be times when Consumer Affairs Victoria will advise you to use the internal dispute resolution process if you have not already done so. For more information on complaints or general enquiries call 1300 55
81 81 or go to www.consumer.vic.gov.au

Applications to the Victorian Civil and Administrative Tribunal (VCAT)

For all disputes that affect the Owners Corporation you can apply directly to the Victorian Civil and Administrative Tribunal (VCAT) to hear your case and make an order. For more information
on VCAT applications call
1800 133 055 or go to www.vcat.vic.gov.au

RO R OWNERS CORPORATION MANAGEMENT PTY. LTD.
Est. 1975 ABN No. 67 728 142 007

All mail to: PO Box 1118, Croydon 3136 VIC
Address: 1/4 Croydon Road, Croydon 3136 VIC
T: 03 9724 2888 F: 03 9724 2840
E: info@rosierocm.com.au

Owners Corporation Fee Notice

Owners Corporation Act 2006 Section 31, Owners Corporations Regulations 2007 and Owners Corporation Rules

Invoice

Issued 31/05/2019 on behalf of:

Attention: Joseph Cincotta

OCSP 32304W
ABN 83063913895
96 Manchester Road
MOOROOLBARK VIC 3138

Mr J Cincotta
36 Sweetland Road
MOOROOLBARK VIC 3138

*for*Lot 4 Unit 4
J T Cincotta & Associates Pty Ltd

The following fees/charges are due (All amounts listed include GST unless otherwise specified)
Payment is due within 28 days of the date of this Notice or by the due date specified below

Due date	Details	Amounts due ($) Admin Fund	Maintenance	Total
01/07/2019	Quarterly Contributions	747.50	0.00	747.50
	Total due in month	747.50	0.00	747.50

Total of this notice	747.50	(including nil GST)
Arrears	0.00	
Interest on arrears	0.00	
Outstanding owner invoices	0.00	
Subtotal of amount due	747.50	
Prepaid	0.00	
Total amount due	**$747.50**	

Payment due 01/07/2019

Interest will be charged on any overdue fees/charges at an annual rate of 10%. The rate of interest has been calculated in accordance with the current rate under the Penalty Interest Rates Act 1983(Vic). This rate is subject to change.

Cheques should be made payable to 'Rosier Real Estate Pty Ltd Owners Corporation A/C'

CommonwealthBank
Commonwealth Bank of Australia

Neither the Owners Corporation, the Association or Rosier Owners Corporation Management Pty Ltd will be held liable for delays in the banking system or other transfer fees.

BPAY

Biller Code: 999979
Ref: 701569 6

Contact your participating financial institution to make a BPAY® payment from your cheque or savings account. To use the QR code, use the reader within your mobile banking app. More info: www.bpay.com.au
Enter the biller code and your customer reference number.
Cash or Cheque payment can be made at any Commonwealth Bank branch by providing the account number and client number.

Mr J Cincotta
Owners Corporation 32304W, Lot 4, Unit 4

Amount Due
$747.50

Due Date
01/07/2019

FOR THE CREDIT OF Rosier Real Estate Pty Ltd Owners Corporation A/C

Account number
063-124 1014-7403

Agent ID
701569

Post this payment slip with your cheque to:
Rosier Owners Corporation Management Pty Ltd
PO Box 1118
Croydon VIC 3136

SUPN A/C 10/7/19 BPAY BBL Ref N° : 109 612 046

Owners Corporations Act 2006 Section 31, Owners Corporations Regulations 2007 and Owners Corporation Rules

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1800 133 055 or go to www.vcat.vic.gov.au

Factory C3, 20-24 Burgess Road
Bayswater North Vic 3153

Ph +61 03 9761 6000 / Fax +61 03 9761 6511
Email admin@maintheme.com.au

www.maintheme.com.au

20/12/19

Tax Invoice

A.B.N. 18 006 906 716

A.C.N. 006 906 716

Invoice No.: 00001670
Date: 20/12/2019
Ship Via:

Bill To:

Joe Cincotta
96 Manchester Road
mooroolbark VIC 3138

Ship To:

Joe Cincotta
96 Manchester Road
mooroolbark VIC 3138

DESCRIPTION	AMOUNT	CODE
Service Call and Repair to Bottom chains as required, Fit cord tidies to all cords, re-cord 1 track and Supply new master carrier, Fit 1 x New track	$320.00	GST
Deposit see invoice 1670D	-$160.00	GST

12/12/19 Paid Deposit of $160-00 by M.C.
20/12/19 Paid Bal of $160-00 by M.C

$320-00 REIMBURSED JOE ON 22/2/20

Your Order No:		**Customer ABN:**		Freight:	$0.00 GST
Shipping Date:		**Terms:** C.O.D.		GST:	$14.55
Comment:	Code	Rate	GST	Total Inc GST:	$160.00
Thank you!	GST	10%	$14.55	Amount Applied:	$0.00
				Balance Due:	**$160.00**

Our banks details for Direct Deposit are as follow:
Bank: Commonwealth Bank
Account Name: Maintheme Pty Ltd
B.S.B: 063 852
Acc No: 1004 7851

FOLLOW US ON SOCIAL MEDIA:
www.instagram.com/mainthemeblinds
www.facebook.com/mainthemeblinds

Spicer Plumbing Service
For all your pumbing needs

Tax Invoice

35 Braden Brae Drive
Warranwood 3134
Mobile: 0417 599 334
Lic No: 32624
A.B.N. 71 619 634 095

Invoice #: 00009522

Date: 18/6/20

Purchase Order No:

Bill To:

Joseph Cincotta & Associates Pty Ltd
36 Sweetland Rd
Mooroolbark 3138

Job Address

4/96 Manchester Rd
Mooroolbark

Description (JOB DONE APPROX. 8/1/20)	Amount Including GST
Attend the property as the waste under the sink was leaking into the cupboard. I had to cut the horizontal wastepipe and install a 50mm plumbquick. Supply and install a new 50mm plug and washer, 50mm trap and trap extension.	$210.00
Return to the property to replace washers, o rings and clean and lubricate spindles on all taps.	$145.00

355-00

Paid 18/6/20
BSL Pty Ltd ... 842

Spicer Plumbing

BSB: 083 218
A/C: 68 594 0221

GST:	$32.27
Total Inc GST:	**$355.00**

Australian Government
Australian Taxation Office

Agent AR QUAYLE & CO
Client THE TRUSTEE FOR J T SUPERANNUATION FUND
ABN 99 378 690 773
TFN

Income tax 551

Date generated	07/05/2021
Overdue	$0.00
Not yet due	$0.00
Balance	$0.00

Transactions

5 results found - from **07 May 2019** to **07 May 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
29 Jun 2020	2 Jul 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	$825.34		$0.00
29 Jun 2020	29 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		$825.34	$825.34 CR
17 Jul 2019	22 Jul 2019	EFT refund for Income Tax for the period from 01 Jul 17 to 30 Jun 18	$565.47		$0.00
17 Jul 2019	17 Jul 2019	Interest on overpayment for Income Tax for the period from 01 Jul 17 to 30 Jun 18		$1.65	$565.47 CR
17 Jul 2019	11 Jun 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		$563.82	$563.82 CR

ENGAGEMENT LETTER

To: The Trustees, JT Superannuation Fund

Scope

You have requested that we audit the financial report of JT Superannuation Fund, which comprises the balance sheet as at 30 June 2020, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;

- selecting and applying appropriate accounting policies; and

- making accounting estimates that are reasonable in the circumstances.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

Yours faithfully,

_____

Tony Boys

Acknowledged on behalf of JT Superannuation Fund by

_____

Joseph Cincotta – Director of JT Cincotta & Associates Pty Ltd

Audit Representation Letter from Trustee(s)

JT Superannuation Fund

Year ended 30 June 2020

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993.*

Preparation of the ATO Income Tax & Regulatory Return
The information disclosed in the annual return is complete and accurate.

Sole Purpose of the Fund
The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

Accounting Policies
All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

Fund Books/Records/Minutes
All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

Asset Form
The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

Ownership and Pledging of Assets

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of JT Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

Investments

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

Trust Deed Amendments

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

Governing Rules

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

Legislative Requirements

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993,* and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

Contributions

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds. Correspondence from the member(s) has been received and recorded by the trustees for all contributions from the member(s).

Use of Assets

All assets of the Fund have been acquired and used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993,* the Trust Deed of the Fund and the Investment Strategy of the Fund.

Pension Payments and Withdrawal of Funds

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993.*

Trustee Responsibilities

The Trustees are aware of their responsibilities and obligations to the Members and the various regulatory bodies that govern, administer and enforce respective applicable legislation.

Trustee Covenants
The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993.*

Legal Matters
The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

Related Parties
All related party transactions have been brought to your attention.

Disqualified person not to act as a Trustee
There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

Information to Members
Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

Meetings
Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

Subsequent Events
Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully

Joseph Cincotta *Director – JT Cincotta & Associates Pty Ltd*

MINUTES OF A MEETING OF TRUSTEES OF THE JT SUPERANNUATION FUND, HELD AT 36 SWEETLAND ROAD, MOOROOLBARK, VIC. 3138 ON THE 12TH OCTOBER, 2020

PRESENT: Joseph Cincotta (Chairperson)
Hazel Cincotta

MINUTES: The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

ANNUAL ACCOUNTS: The following were tabled:

(a) The Special Purpose Financial Statement for the year ended 30th June 2020,

(b) Trustees Statement with respect to the results of the fund for the year ended 30th June 2020 and the state of affairs at that date, and

(c) Statement of Members Funds as at 30th June 2020.

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the preparation of accounts of the fund, the Trustees Statement and reporting of members funds had been complied with.

It was resolved that the Trustees Statement submitted to the meeting be approved and signed by the Trustees.

INVESTMENT STRATEGY: The investment strategy as previously formulated was reviewed and the Trustees agreed that it still suited the Fund's position and investment requirements. It was therefore agreed that no change was necessary to the Investment Strategy.

ANNUAL AUDIT: It was resolved to appoint Super Audits Pty Ltd as the auditors of the fund for the 2020 financial year.

CLOSURE: There being no further business, the Meeting then closed.

Confirmed as a correct record

Joseph Cincotta
(Chairperson)

MINUTES OF A MEETING OF TRUSTEES OF THE JT SUPERANNUATION FUND HELD AT 36 SWEETLAND ROAD, MOOROOLBARK, VIC. 3138 ON THE 30th OCTOBER 2020

PRESENT:

Joseph Cincotta (Chairperson)
Hazel Cincotta

MINUTES:

The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

ANNUAL ACCOUNTS:

The following were tabled:

(a) Audit Certificate from Super Audits Pty Ltd for the year ended 30th June 2020, and

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the audit of financial accounts and operations of the fund had been complied with.

CLOSURE:

There being no further business, the Meeting then closed.

Confirmed as a correct record

Joseph Cincotta
(Chairperson)

MINUTES OF MEETING OF THE DIRECTORS OF J T CINCOTTA & ASSOCIATES PTY LTD
IN THE COMPANY'S CAPACITY AS TRUSTEE OF THE J T SUPERANNUATION FUND
HELD AT THE REGISTERED OFFICE
ON 27 August 2020

PRESENT:	J T Cincotta (Chairman) Hazel Cincotta
NOTICE:	All directors being present, notice was deemed sufficient
MEMBERS ALLOCATED PENSIONS : 2020/2021	The members requested the Trustees to calculate figures for allocated pensions to commence from 1st July 2020, based on each member's funds as at 30th June 2020.
RESOLVED:	It was resolved that allocated pensions for each member be set at $25,000 for J T Cincotta and $25,000 for H Cincotta; these amounts being within the minimum and maximum amounts as calculated by reference to life expectancy tables and published formulae:
PRODUCT DISCLOSURE STATEMENTS:	It was resolved not to produce Product Disclosure Statements in view of the fact that the members/directors are fully abreast of superannuation and allocated pension rules.

SIGNED: J T Cincotta

H Cincotta

27 August 2020

Mr Joseph T Cincotta
36 Sweetland Road Mooroolbark
Victoria 3138

Re: J T Superannuation Fund

Annual Member Statement 1 July 2019 to 30 June 2020

	Non-Preserved	Undeducted Contributions	Total
Balance of Account as at 1 July 2019	$97,765	$148,394	$246,159
Earnings for the Year	4,229	6,418	10,647
Benefit Payments	9,929	15,071	25,000
Balance of Account as at 30 June 2020	92,065	139,741	231,806

J T CINCOTTA & ASSOCIATES PTY LTD

.....

.....

27 August 2020

Mrs H Cincotta
36 Sweetland Road Mooroolbark
Victoria 3138

Re: J T Superannuation Fund

Annual Member Statement 1 July 2019 to 30 June 2020

	Non-Preserved	Undeducted Contributions	Total
Balance of Account as at 1 July 2019	$44,926	240,649	285,575
Earnings for the Year	1,943	10,409	12,352
Benefit Payments	3,933	21,067	25,000
Lump Sum Payment	2,360	12,640	15,000
Balance of Account as at 30 June 2020	40,576	217,351	257,927

J T CINCOTTA & ASSOCIATES PTY LTD

.....

.....

JT SUPERANNUATION FUND

ALLOCATED PENSION CONDITIONS FOR

Purchase Price:	$231,806
Name of Pensioner :	Joseph T Cincotta
Date of Birth of Pensioner :	05/09/1940
Sex of Pensioner:	Male
Name of Reversionary Beneficiary :	None
Date of Birth of Reversionary Beneficiary :	N/A
Commencement Date of Pension :	1st July 2006
Pension Payable:	Allocated Pension
Annual Pension Payment:	$25,000 in 2020/2021
Frequency and Amount of Payment:	$6,250 Quarterly.
Residual Capital Value:	Nil
Undeducted Purchase Price:	$18,833
Relevant Number:	01.
Current Account Balance:	$231,806
Date of Current Balance:	30th June 2020

Date 5/10/20

..... Fund Administrator

JT SUPERANNUATION FUND

ALLOCATED PENSION CONDITIONS FOR

Purchase Price:	$257,927
Name of Pensioner :	Hazel Cincotta
Date of Birth of Pensioner :	29/11/1944.
Sex of Pensioner:	Female.
Name of Reversionary Beneficiary :	None
Date of Birth of Reversionary Beneficiary :	N/A
Commencement Date of Pension :	1st July 2006
Pension Payable:	Allocated Pension
Annual Pension Payment:	$25,000 in 2020/2021
Frequency and Amount of Payment:	$6,250 Quarterly.
Residual Capital Value:	Nil
Undeducted Purchase Price:	$18,311.
Relevant Number:	02.
Current Account Balance:	$257,927.
Date of Current Balance:	30th June 2020

Date.....5/10/20.....

..... Fund Administrator

The JT Superannuation Fund

July 14, 2020

Mrs H Cincotta
36 Sweetland Road
Mooroolbark, Vic. 3138

Dear Hazel

We write to confirm that we have paid a total of $25,000.00 in Pension payments to you in respect of the year ended June 30, 2020.

In addition, a lump sum payment of $15,000.00 was paid to you on 27th June 2020.

Should you wish to discuss this matter in further detail please do not hesitate to contact us.

Yours faithfully

The JT Superannuation Fund

Joseph Cincotta – Director of the Trustee Company

The JT Superannuation Fund

July 14, 2020

Mr J Cincotta
36 Sweetland Road
Mooroolbark, Vic. 3138

Dear Joseph

We write to confirm that we have paid a total of $25,000.00 in Pension payments to you for the year ended June 30, 2020.

Should you wish to discuss this matter in further detail please do not hesitate to contact us.

Yours faithfully

The JT Superannuation Fund

HCincotta

Hazel Cincotta – Director of Trustee Company

11-1

The JT Superannuation Fund

Investment Strategy

Objectives

The objectives of the fund are to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs.
- Ensure the fund has sufficient liquidity at all times to meet all commitments.
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth

Investment Choice

The Trustees have determined the fund's investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives including participation in dividend reinvestment programs and right issues, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial and commercial property investment [including geared property investments purchased using allowable limited recourse borrowing arrangements]:
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.

In drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including:

- the risks and likely return associated with each investment;
- the range and diversity of investments held by the fund;
- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- the ages and preferences of its members;

- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

Policies

The policies adopted by the Trustees in order to achieve these objectives are:

- Regular monitoring of the performance of the fund's investments, the overall investment mix and the expected cash flow requirements of the fund.
- Re-balancing the fund's investment portfolio due to changes in market conditions through asset sales and new investments as appropriate.

The Trustees will aim to follow the investment strategy, however, they will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to better meet the objectives of the fund.

A copy of the Investment Strategy of the fund will be available to members of the fund on request.

Risk profile and risk tolerance

The Fund has a medium time horizon. Further the members are prepared to endure a reasonable level of volatility of returns in expectation of long term growth. The members are familiar with the variability of both returns and capital values which are associated with the current asset holding in the fund.

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated capital preservation & stability is a priority
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

Insurance

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that insurance is not appropriate as the members are at an age such that insurance is not available on a cost effective basis.

Liquidity

The Members of the JT Superannuation Fund are currently both in Pension phase and are currently taking annual income streams from within the Fund. Accordingly, sufficient cash will be held in liquid form to satisfy immediate cash flow requirements. Cash in excess of anticipated liquidity requirements will be invested in accordance with the Fund's investment strategy.

Asset Allocation

The targeted asset allocation will recognise the need to have a diversified asset mix, however, given the medium term investment horizon of the members and their pension requirements, the asset allocation will have a strong capital preservation bias and be focused on preserving capital and ensuring capital stability.

The final targeted asset allocation will be in the following ranges:

Growth Assets	**Long term range**	**Current target**
• Australian Managed Funds	10%-15%	10%
• Direct Property	20%-25%	25%
Defensive assets		
• Cash and term deposits	60%-65%	65%
		100%

Joseph Cincotta - Director of Trustee Company
July 2, 2020

Hazel Cincotta - Director of Trustee Company
July 2, 2020